

# SATURDAY NIGHT

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## THE FRONT PAGE

ELSEWHERE in this issue our readers will find the first instalment of a series of articles on the Chain Store as a type of modern merchandising organization, others of which will appear in succeeding issues. These articles have been prepared in collaboration with several of the leading authorities on this system of distribution, and their aim is to provide an accurate picture of the workings of the chain system and its place in our modern urban economy. In the somewhat heated debate concerning the social merits of different methods of retail distribution which has been going on in Canada and in the United States in recent years there has been, we think, a tendency to get away from facts and to give free rein to feelings, which is not the best way to arrive at a just and sound solution.

Readers of these articles will find, contrary perhaps to their general impression, that the chain stores do only a small percentage of the total retail business in the trades to which they devote themselves, while there are many trades into which they make no effort to enter. Notwithstanding their relatively small volume, they have exerted a great influence on the whole process of merchandising; they have expedited turnover, diminished credit losses, and in various other ways contributed to the reduction of the cost of transmitting goods from the producer to the ultimate consumer.

Wherever their influence has extended, the chain stores have conferred notable benefits upon the consumer, by keeping down prices, ensuring freshness of goods, and making "shopping" easier and more pleasant. These effects have been felt not only in their own establishments but in those of all their competitors who had sufficient ability to profit by the lesson. The prejudice which has grown up in some quarters—or which has been somewhat solitarily worked up against them—in recent years is almost wholly based upon an unreflecting denunciation of the mere size of their organizations. These articles are designed to familiarize our readers with the nature of the operating methods of the chains, and to indicate some of the many ways in which large-scale organization, in retail commerce as in other departments of business, works to the benefit of the consumer without causing any loss to other elements in the national economy.

### CENSORS AND HIS EX.

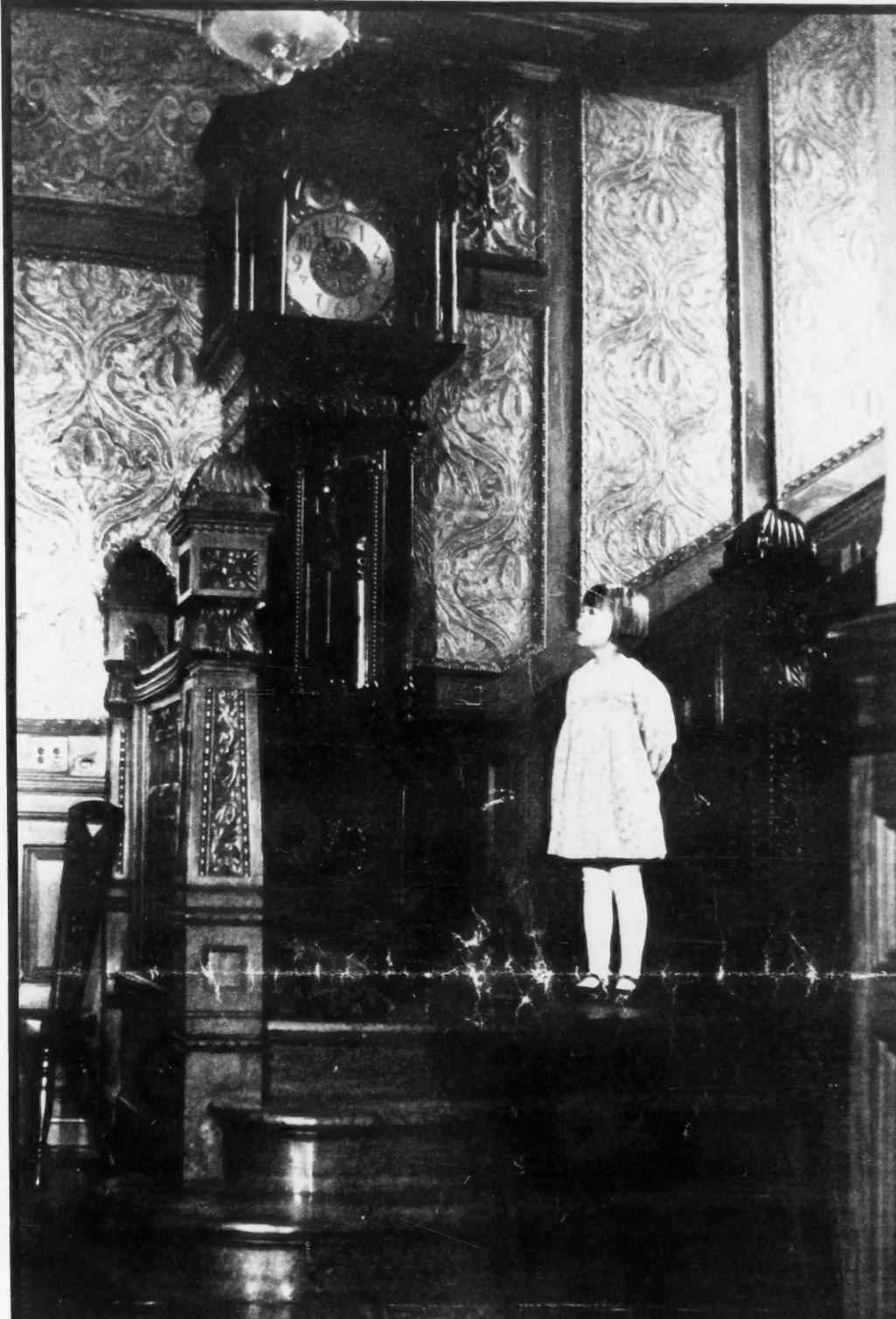
THE ways of censorships are indeed inscrutable. Canadians will, we imagine, be considerably surprised to learn that the British Board of Film Censors does not consider Lord Tweedsmuir's patriotic and admirable thriller, "The Thirty-nine Steps," suitable for the contemplation of any but adults. The London *Spectator*, from which we draw this information, notes with some sardonic amusement that the same Board has granted a universal certificate to "the domestic indecencies of 'The Crusaders'."

The British practice in regard to films passed as suitable for adults only is different from that which used to be in vogue in the Province of Ontario, in that the British limited certification may be not merely advisory but compulsory; that is to say, that the local authorities have it in their power to prohibit children from seeing any film not specifically recommended as suitable for children, even if their parents desire them to do so. So that in many parts of England a parent is not allowed to give his own child permission to see the very interesting, and we should have supposed very harmless, film based upon Lord Tweedsmuir's famous novel.

### THE QUEBEC ELECTION

IN THE Province of Quebec last week a Liberal faction hostile to the administration of Premier Taschereau won 26 seats from the Taschereau Liberals; the Conservatives on balance won five seats from former Taschereau Liberal holders; and one Independent Liberal, who has since intimated his intention of supporting the Taschereau administration, won a seat from a Liberal. This result is not such as to suggest any greatly increased willingness on the part of the habitants of Quebec to vote for Conservative candidates. It does, however, obviously indicate a very widespread dissatisfaction with the policies of the official Liberal party in the Province. The causes of that dissatisfaction are probably much the same as those which have effected the dismissal of every provincial government which has had to present itself before the electors in the last couple of years. In Quebec alone these causes are prevented from taking their natural direction and bringing about the return of a government of the opposite political party. The attack on the government appears to have concerned itself mainly with the alleged excessive profits and tyrannical policies of the electric power companies, and the equally alleged lack of energy of the government itself in the expansion of agriculture within the province. We suspect that the opposition fell heir to the benefits of a good deal of the propaganda of Mr. Stevens in the Federal election.

The opposition made its gains largely in the urban districts. The government has only three seats left to it in Montreal. Four Montreal seats were taken from it by the dissenting Liberals, and one by the Conservatives. In Quebec city and in the Montreal suburbs the record was similar. The Minister of Labor, Mr. Arcand, was defeated in his own constituency, a Montreal suburb. He is the author



"THE CLOCK WATCHER". A Christmas Camera Study by H. R. James, Toronto.

of the code system which has been applied to industrial labor in the Province of Quebec during the last year or two, and there is considerable reason to think that dislike for the operation of the code system had a good deal to do with the loss of seats by the government in the industrial areas. On the whole, however, we shall hesitate to ascribe the government's losses to bad administration. They are rather to be ascribed to bad times, plus a certain magnificent aloofness which not unnaturally develops in the higher members of a government which for a generation have been faced by no serious opposition, and whose leaders have become the intimate associates and fellow-directors of the financial magnates of their territory.

### TOWN PLANNING

CANDIDATES for municipal honors in the City of Toronto, and we trust in many other municipalities in this Dominion, will be asked at the forthcoming elections whether they are in favor of the establishment of a town-planning commission for their municipalities. They might also, we think, well be

asked whether they are in favor of having it composed of thoroughly competent and disinterested persons, of providing it with the advice of the best available experts, and of pledging the civic authorities to carry out with the utmost respect whatever recommendations are made by the commission after its deliberations have been concluded.

There is no field in which large sums of capital could more profitably be expended than in the carrying out of the necessary public works to bring our larger cities into some kind of reasonable and workable geographic structure. Badly designed, in the very first instance, they have since been overtaken, first by a revolution in the science of building, and second by a revolution in the whole process of transportation. They have never made more than the most half-hearted and uncorrelated efforts to accommodate themselves to the changed conditions produced by these two revolutions. Much of the money spent on isolated and ill-considered so-called improvements is money thrown away, but much greater sums could very profitably be expended in the carrying out of well-designed and coherent plans for enabling

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## THE PASSING SHOW

BY HAL FRANK

HISTORY is being written at Geneva these days and Canada seems assured of immortality as a footnote on history's page.

The family will survive. Any group that can withstand the strain of Christmas can withstand anything.

A dentist has devised a new and more effective pain-killer, another proof that nobody really enjoys being unpopular.

Those who claim that the age of heroes is past, overlook the provincial Conservatives in Quebec.

What hope is there for humanity, when it cannot even select a suitable Christmas gift?

November had a higher temperature this year than last. Probably a touch of war fever.

The present recovery is a boon to the economic experts, too. They no longer have to look silly trying to explain the depression.

But some of them, apparently, did not learn their lesson. They are trying to explain the return of better times.

Well, it seems there is no danger of Canada aspiring to world leadership in anything except trade.

A gift that would please Father: A pocketbook marked "not to be opened until Christmas."

Some people seem to think that the League is pouring trouble on oiled waters.

Esther says she's going to wrap her Christmas presents in cellophane. She says her friends might as well know the worst at once.

## MR. PIERCE'S SHOPPING

BY HELEN NORSWORTHY SANGSTER

MR. PIERCE was busy with his grapefruit and the morning paper when Mrs. Pierce told him.

"This is the night we're going shopping together," she said, "so we'd better get down town. What time shall I meet you?"

Mr. Pierce went on reading. "All right," he said absently.

"Jim!" Mrs. Pierce's tone brought his eyes up in guilty haste. "You weren't listening. I said what time shall I meet you?"

"Meet me? What for?" In the earlier hours of the morning, Mr. Pierce often gave the impression of being not quite bright.

"To have dinner before we do our Christmas shopping."

"Oh, Lord!" Mr. Pierce dug savagely into his grapefruit and wince as the juice stung his eye. "Oh, Lord. So I have to go through *that* again! Listen, Ida. You go ahead and pick out the presents yourself. You always do, anyway."

MRS. PIERCE assumed the expression of a martyr, feeling the first touch of the flames. "All right, Jim," she said. "All right, if that's the way you feel. Still, it seems to me you might spare *one* evening to help me. It isn't as though I got any pleasure out of it. I'm sure I'd rather sit at home with a nice book."

"I'll come," Mr. Pierce broke in. "I'll come, so you can laugh at everything I suggest or say it's too expensive." Suddenly he brightened. "No, I won't either. There's a Board meeting tonight."

"You said last night," Mrs. Pierce's voice was deceptively gentle, "that the Board met on Tuesday. This is Monday, Jim."

Mr. Pierce capitulated. "Where do you want to have dinner?" he said. "I guess I could make it around six."

THE aisles of the big department store were solid streams of humanity. Mrs. Pierce dived into one of them with skill born of long practice. "Just you keep behind me," she told Mr. Pierce.

Mr. Pierce kept behind a large clumsy vessel towed by a small tug. They found anchorage in the silver-ware department.

"Now we'll settle Eleanor and George," Mrs. Pierce said. "Eleanor wants those little Sheffield salt dishes with the red glass linings."

"George doesn't," Mr. Pierce said dejectedly. "Only the other day we were having lunch together and he said: 'I hate those damned little salt dishes. Give me a good salt-cellar any day'."

Mrs. Pierce ignored his tirade. "Have I got you any with the red linings?" she asked a clerk. "Only the blue? Well, I think I'd better look around a little more, thank you." She turned to Mr. Pierce. "There are three or four other places we can try for those, but we'll finish up in here first."

Mr. Pierce followed her into the main aisle. Every few feet its stream of shoppers was divided by a table heaped with Christmas specials. At one of them Mrs. Pierce came to a halt. She pointed, like a settler who has raised a coyote of partridge.

"Wait a minute, Jim," she said. "These stockings will be just the thing for Margaret and Alan and Lillian."

MR. PIERCE was buffeted like so much flotsam. He managed to reach the edge of the aisle and flatten himself against a showcase. As he waited the dazzle of lights, the stuffy overblown air that smelled of cosmetics and cheap candy and too many human beings induced in him a species of claustrophobia. He glared around wildly. He must get out—out where it was dark and cold. But he couldn't get out.

"Here!" Mrs. Pierce was thrusting several small red boxes into his hands. "You carry these. I hate to ask them to send things when they're so busied and we have the car."

To Mr. Pierce, centuries passed in slow procession as the evening wore on. At last Mrs. Pierce started up at a big holly-decked clock. "Goodness, Jim!" she said. "Will you look at the time? We'll just have time to run up to the lingerie for a minute."

Mr. Pierce followed her on to an escalator, half-smiling carefully. His arms were full of parcels now, small parcels that had a way of working out underneath.

As they stepped off on the third floor he essayed a protest. "Listen, Ida. You go ahead. I'll wait for you here."

Mrs. Pierce regarded him with scorn. "Surely you're not afraid to look at lingerie, a married man like you!" She made off.

Mr. Pierce followed. There was nothing else to do. Mrs. Pierce made for a little room all in delicate grey, with "French Imports" over the door. She paused in front of a showcase.

"Look like something a movie star might wear," he grunted.

"Every stitch made by hand," Mrs. Pierce said rapidly. She bent closer. "Can you imagine? They're my size! Isn't that a coincidence, Jim?" She straightened. "Oh, dear! I've left that scarf we

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JUSTICE  
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ONTARIO  
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1935

## CANADA LETS DOWN LEAGUE

LT.-COL. GEORGE A. DREW

I WAS amazed to learn in Italy last summer that the dissolution of the British Empire is looked upon as inevitable and is discussed with the same casual certainty as the coming of another season. It is merely a question of the time and manner of its occurrence. To those who have accepted this propaganda which goes hand in hand with the vision of a new Roman Empire, Canada's action on December 1st will be taken as encouraging evidence of lack of unity within the British Empire and the probable beginning of the end. No amount of subsequent explanation will remove the first impression that Canada's statement amounts to a repudiation of economic sanctions covering oil, coal, steel and iron, which Canada's official representative was the first to propose. Press reports already indicate that Italy has taken much needed encouragement from this crowning example of our ineptitude in foreign affairs and the apparent breach between ourselves and Great Britain.

### IMPORTANCE OF OIL EMBARGO

IN A modern war of aircraft, tanks, mechanized artillery, oil is as vital as ammunition and more difficult to accumulate in such quantities as to be independent of continued supply. Italy has indicated quite clearly where the shoe pinches. Surely that is all the more reason why every possible effort should be devoted towards an immediate and complete embargo on the shipment of oil to Italy from any source.

The importance of this embargo in controlling Italy's action cannot be over-emphasized. It is not by any manner of means a mere question of limiting those supplies which Italy must have for its campaign in Ethiopia. The estimated 50,000 gallons a day required in the war area are insignificant in relation to the amount that would be required if the thousands of aeroplanes, tanks and other mechanical equipment in Italy were to be used against any major power. Unless reserves for this force are available Italy cannot afford to go too far with the Ethiopian adventure, even though oil supplies for that purpose might be more than sufficient. It is the *ostracism* which is certain to bring results.

### NECESSITY OF UNITED ACTION

THIS is the first real test of united action to enforce these principles of international justice which were the foundation upon which the League was based and for which millions of men laid down their lives. If it succeeds no nation will likely break its word as Italy has done and order may still be restored. If it fails, the next and more serious challenge comes from Germany and Japan. Without united action through the League we shall see an uncontrolled race in armaments which must lead us to destruction.

Canada's honor as a nation is at stake. If Canada intended to disavow the proposal of its official representative the time for that disavowal was on November 2nd when his proposal appeared in the press throughout the whole world... not on December 1st. Canada suffered enough during the Great War to be prepared to take some risk in the cause of justice. The risk we take in the present crisis is so insignificant in relation to that taken by Great Britain and France that as a nation we must hang our head in shame until we give clear and unequivocal assurance that we support collective sanctions in the League of Nations without reservation. Any shyness is a repudiation of our pledged word, and a cowardly retreat not only of the League and of the British Empire, but also of those men who died during the Great War in the firm conviction that their sacrifice was to end the threat of armed force and that justice to all nations would be assured by united action.

### STEPPING OUT AT GENEVA

CANADA met with some pride in the part played by Sir Robert Borden in the creation of the League of Nations, and the valuable contribution to its early deliberations by the Hon. Newton W. Riddell. Since then our policy at Geneva has deliberately been to maintain an almost aggressive silence until someone said something that Canada could support without inconvenience or effort.

Following years of quiet and innocuous platitudes our representatives after another who went unprepared and returned unprepared. Canadian supporters of the League of Nations were overjoyed when Dr. W. A. Riddell gave real leadership in the cause of peace by suggesting to the sanctions committee of the League of Nations on November 2nd that oil, coal by-products, iron and steel should be added to the list of commodities which would be withheld from Italy as part of the collective effort to force Italy to discontinue its invasion of Ethiopia.

On October 29th Canada had officially stated that it would support financial and economic sanctions against Italy. Canada knew, and the world knew that Dr. Riddell's suggestion to the Sanctions Committee was nothing more than a suggestion and could only become effective if the Committee adopted it. When the suggestion was adopted Canada was very properly given credit for initiating the suggestion but no one ever concluded that we had led in banning these commodities.

### TAKING IT ALL BACK

BUT, apparently, the prestige we gained was undeserved because, after this proposal had been referred to by the press of the world as Canada's proposal for a month, the Hon. Ernest Lapointe as Acting Prime Minister now says that it was not Canada's proposal at all, but was only the personal proposal of Dr. W. A. Riddell. All this time Canadians had thought they were officially represented at Geneva and doubtless had hoped that the Canadian Government was sharing with the people of Canada the justifiable pride in the acclaim given to Canada for having made one of the most important contributions to the discussion of League sanctions.



"ANTICIPATION". A Christmas Camera Study by Mrs. T. M. Cumming, St. Stephen, N. B.

Having already startled the financial world this year by threats of governmental repudiation of solemn contractual obligations we appear determined to complete the process and brand ourselves as people with no honor whatever by treating the Covenant of the League of Nations as a "scrap of paper," and repudiating the stand we have taken through our representative at Geneva and the obligations we have tacitly accepted for more than a month.

### THE WORLD REACTION

THE press of the world, and, particularly, the Italian press, treats the statement as an official repudiation by Canada of prohibition on the export of oil, coal, iron and steel. No other reasonable interpretation can be given to these closing paragraphs of Mr. Lapointe's statement no matter how

vague its wording may be.

"The Government is not taking the initiative in proposing the extension of the measures with regard to the prohibition of exportation to Italy and does not propose to take the initiative in such measures. Canadian action and participation by the Canadian Government has been and will be limited to co-operation in purely financial and economic measures of a *pacific character*, which are accepted by substantially all of the participating countries."

Canada's prestige is hardly enhanced by the suggestion which is now made that all Lapointe really meant to say was, "We'd really like to play in the League of Nations game of follow the leader, but since we are such a modest little nation we wouldn't like to have it suggested that we are the leader." Such casuistry is even more discreditable than the statement itself.

## THREE SONNETS

BY C. F. LLOYD

### MOONRISE

THE haze-dimmed glory of the eastern sky  
Thrills to a pure intensity of light,  
That brightens; as when in the mind a shy,  
Half captured thought breaks into splendid  
flight,  
To float in clear, unclouded majesty;  
As now you witch in robe of pallid flame,  
Transfigures night and dresses every tree  
In chastened beauty for some faery game.  
So long ago, within a Greenin cave,  
Endymion, sleeping 'mid his wooly flock,  
Felt on his lips the icy kiss that gave  
The immortality which worldlings mock;  
Thrilled to his heart's red core with passion, then  
Was seen no more by eyes of mortal men.

### PROMISE

FAIR girl, if one who must in beauty find  
Hints of a lordlier nature than we know,  
A finer flower to which the soul may grow.  
When flesh has been subdued by nobler mind,  
Should offer you this rose of verse, be kind;  
Keep it as you might keep a flower; I owe

You thus much thanks for beauty you bestow,  
Unconscious of your gift, for use designed.

Walking one April morning in a wood,  
I saw, amid tall plants of earthy grain,  
One flower of such ethereal purity  
That, as by God revealed, I understood  
Why just to see some faces is pure gain;  
Through them we touch the race that yet may be.

### RELEASE

WHEN I become the thing that fools despise,  
And, "dust to dust," be something more than  
words,  
And all the clean delight of ears and eyes  
In Protean beauty and the songs of birds,  
Be an old, dusty volume laid away  
In the vast archives of forgotten races,  
Where the brave rose of passionate yesterday  
Still lends a hectic glow to spectral faces;  
Then may my Father's many mansions be  
Familiar to my feet as trials long known,  
And apprehension in an instant see  
What three score years and ten had never shown.  
Oft from a child we take, that we may give,  
So, losing life, we then may truly live.

## NOTHING TO WORRY ABOUT

BY MARY LOWREY ROSS

AMY is a part-Persian with the finer strain pre-dominating. In winter time, especially, her ruff and tail are magnificent. She looks proud and distant, but she is really very amiable and a great pleasure to have around. She is perfectly self-contained and so are we. She lets us alone and we let her alone.

My friend, Miss A., is no cat-lover and has never felt the slightest sympathy towards Amy. "Why do you let her on the good chairs?" she asks me, and "Why do you let her bring her bone on the rug?" and "Why do you call her Amy?"

"Why is she always scratching herself?" she said recently.

"She likes it," I said, "it gives her something to do." There weren't any mice to catch any more, and every time she got a bird one of the neighbors popped out and took it away from her. "This way she gets exercise and excitement and all the natural pleasures of the chase," I said.

We sat looking at Amy who was pretending to lie but was actually stalking. She licked and hunted alternately. All cats do this and there was no occasion for Miss A. to shudder. But she did shudder. "You can have her," she said. "I wouldn't have one around the place."

I PULVEXED Amy thoroughly after Miss A. left. When about a week later she dropped in again, Amy was lying in front of the fire, lying stretched out on her side, relaxed and at peace from tip to tail and looking like a cat that had been hit by a motor car.

I waited till Miss A. had finished her second cigarette, then I said casually, "Have you noticed anything since you came in?"

"I certainly have," Miss A. said.

"Amy hasn't scratched once," I said.

Miss A. laughed unpleasantly. "Amy hasn't. But I have; several times. And so have you."

I was shocked. It was the late mosquito season, I said, following on the long, warm fall. I'd read about it in the paper. That was before the frosts, Miss A. said. She leaned over suddenly and twitched at her ankle. Then she sat up looking excited and stern. "I'm speaking to you as a friend," she said melodramatically, "this house is absolutely invaded."

WE HAD to believe it in the end. Visitors would come in and, as visitors do, would make straight for the best chair, which was naturally Amy's chair. I would sit on the edge of mine watching them, waiting with a sort of horrified fascination for the inevitable start, the polite bewilderment, and then, under cover of the conversation, the hurried furtive attention. We began keeping Amy down cellar and out in the garden, which was both snobbish and silly; it was really Amy who should have been avoiding us. Amy had always had the run of the house, sleeping on any chair she fancied, drinking out of the vases and stretching herself before the fire or on the lower shelf of the tea-wagon. She felt her ostracism, and it hurt her feelings badly. She used to come up to my room from the cellar and lie outside the closed door making little toy sounds like a rubber animal that had been stepped on. I read up everything I could: the cat book and the Household Adviser, and government pamphlets and even the Encyclopedia Britannica, but none of them had anything to say about it. Finally I telephoned the veterinary, and put the problem up to him.

It happened occasionally, though rarely, he said. "Please do sometimes desert the animal. You had better bring her in."

"But there's no use bringing her in," I said, "the fleas have already deserted the animal."

"I see," he said. "Then you had better wash off all the surfaces of the floor and furniture with a mild solution of carbolic and disinfect the upholstery."

"Will that do any good?" I asked.

"It might," he said. "It's a very serious condition, you know. Sometimes people have to move right out of the house."

But we couldn't move out of the house. We had in all our winter coal. Besides, the property was entitled.

"You had better bring the animal in," he said.

I hung up. "You'd better get rid of Amy," said Miss A. who was standing by.

"I'm not going to bring the animal in and I'm not going to get rid of Amy," I said. I was pretty mad by this time. It was all a sign of our weak, silly civilization that we couldn't stand a few fleas, I told Miss A. The Romans probably had fleas and that was why they were able to conquer Gaul. It was likely fleas that stimulated the Greeks. The Russians, I said, are a magnificent nation, and everyone knows about Russian fleas. The Chinese—

"But what are you going to do about it?" Miss A. asked.

"Not a single thing!" I said. I opened the cellar door and let Amy out and put the telephone on the floor for her to play with, because she likes to amuse herself occasionally with dialling. "Anyway," I said, "we'll soon find out who are our fair weather friends."

As it turned out, Miss A. was one of our fair weather friends. She turned up again a few days later. Amy, who was sitting on the best chair, got up, made a courtly curtsey and then sat down again and began whirring at the back of her ear with her left foot.

"How's everything?" Miss A. asked.

"Everything's fine," I said and waved a hand. "You can sit anywhere you like."

Miss A. looked round cautiously, then went over to a corner and sat down on a rather spare windsor chair. "How did it happen?" she asked.

It was quite simple, I told her. I just gave Amy the run of the house and let things take their natural course. Miss A. said how interesting, and looked at Amy with her old distaste. "You ought to give her a bath just the same," she said.

Amy, who understands everything perfectly, sat up at that and began to wash her face. She finished her face, and curving her head back and stretching her tongue as far as possible she went over her chest and under her chin. It was a complicated performance and very touching and complete. I looked hopefully at Miss A. "Heavens!" she said, "I wouldn't have one of them round the place!"

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our larger cities to make the best of their natural advantages. We do not think that the average alderman or controller is qualified to make much contribution to this task. But a committee of citizens, some of them at least being persons of leisure and with a substantial stake in the community, should be able after taking the advice of experts to formulate a city plan which could in the main be adhered to for a generation or two, and which should make the city for which it is designed a much safer, a much healthier, and a much pleasanter place in which to live and work.

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## CANADA AND THE LEAGUE

IT is desirable that the League of Nations should succeed in blurring Signor Mussolini with an appearance of greater unanimity among its members on the subject of sanctions and their enforcement than really exists, then the statement issued by Mr. Lapointe over the week-end is to be regretted. Upon any other assumption, we cannot see that there is much ground for complaint about it. Since it affirms the full intention of the government to "take the necessary steps to secure the effective application of the economic sanctions against Italy proposed by the co-ordination committee," it does not withdraw the Dominion from any undertaking to which she was previously committed. The question of Canada's responsibility for the initiation of some of the more extreme forms of sanction is purely academic, except in regard to the internal politics of this country, where an appearance of an excess of zeal would win for the government the pronounced hostility of a considerable section of the electorate, and practically no additional support from other sections.

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## WHERE CANADA STANDS

THE really important part of Mr. Lapointe's statement is that which warns the League, and incidentally informs the Italians, that there is no possibility of the Canadian government considering itself obligated to back up its enforcement of sanctions by the use of force. In giving this warning the government is merely communicating to its associates in the League a fact concerning the attitude and feelings of the Canadian people as a whole, which is, we imagine, perfectly familiar to everyone who has made any study of the subject.

The majority of the people of this country—a very considerable majority, we think—have no intention of getting themselves embroiled in a conflict which they rightly or wrongly consider as being the special and peculiar business of the continent of Europe. For ourselves, we think that they are wrong; we think that the League of Nations, when it has a clear case of violation of its covenants to deal with, is deserving of the support of all its members, and should have the support of civilized nations which are not its members, not only in the application of economic measures, but also in the application of force if that should become a necessary consequence; we think that the attitude of the Canadian people is far too greatly influenced by that of the adjacent United States.

The Americans, by way of exculpating themselves from their sense of responsibility for boycotting the League, have convinced themselves that that institution is merely a piece of machinery for promoting the ends of the British Empire or France as the case may be. This idea, and other theories equally critical of the League's policies, has become widespread among the Canadian people; and no Canadian government which called upon them for any really serious sacrifices in the present situation would meet with anything but their vigorous disapproval. This fact was perfectly understood, and publicly admitted, by both political leaders during the recent campaign.

As the Montreal *Star* remarks, Dr. Riddell when he proposed the oil sanction, "knew that not only the present Canadian government but also the late government were committed against being drawn into war over present difficulties in Europe, and that, in any case, this government would not go to war without consulting Parliament." Mr. Lapointe, therefore, is doing no more than making clear the position of his government, and that position does not differ in any important respect from the position of the government which preceded it. Nor does it differ in any substantial respect from the position of the great majority of the Canadian people. It is possible to criticize it on the grounds that the position



WHO'S WHO

—Cartoon by Strube, London, England.

of the Canadian people should not have been made clear at this particular moment of time. We do not think it is possible to criticize it successfully upon any other ground.

Our ideals as to what we should like the League of Nations to be, what we should like the relationship of Canada to the League to be, and what we should like the Italians to believe these things to be, have nothing to do with the present case. Things are what they are, and the degree of Canada's possible co-operation with the League is what it is and no more; and we can see no object in concealing the facts from ourselves, and not very much in trying to conceal them from the Italians.

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## THE OLYMPIC GAMES

IT WOULD, we think, have been regrettable if Canada had abstained from participating in the Olympic Games because they are being held in Germany. If they went to Abyssinia we should not abstain from participating in them because of the existence of slavery, and if they went to Texas we should not abstain because of the existence of lynching. At the same time we shall not feel greatly distressed if the showing which Canada makes is not quite up to what would be our expectations under different circumstances. There must be a considerable number of Canadian sportsmen who feel disinclined to participate in events which are held under the sign of the swastika; and we do not think that their objections can be held as unpatriotic to Canada. If then our representation is not quite as strong as it would be if the contests were held, say, in France, something of the same kind will probably be true of all the other participants except the Germans. In fact, Germany ought to make a very good showing indeed in the Olympic Games, if it were not for the fact that they can scarcely count on the unqualified devotion of all their Jewish born athletes.

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## GOVERNMENT HOUSE

EVEN while we were going to press last week with our expression of regret that the Provincial Government of Ontario has been unable to arrive at any sensible policy regarding its behavior toward Government House, the reception at that place in honor of Their Excellencies, the new Governor-General and Lady Tweedsmuir, was being graced by the presence of the Acting Premier of Ontario, Mr. Harry C. Nixon, and Mr. Arthur G. Slaght, K.C., M.P., who is generally credited with having a good deal to say about what goes on at Queen's Park. We trust that this is the beginning of a period of greater common sense, but we are not absolutely convinced. Mr. Nixon is the Acting Premier, but he is not a Liberal; he is a Progressive. Mr. Slaght is a good hard-working Liberal, but he is not in the Provincial Legislature, but in the Dominion House of Commons. No other members of the Ontario Cabinet, and only one or two notoriously independent Liberals in the Ontario Legislature, were present at the function. We cannot say that these circumstances seemed to diminish in any way the success of the reception, which was one of the most enjoyable functions that

## LORD TWEEDSMUIR

CANADA'S new Governor-General has by this time doubtless recovered from the strain of his hectic week in Toronto and has begun to sort out his impressions of his welcome to the city; Toronto on the other hand has already made up its mind that it definitely likes John Buchan. The task to which he has set his hand, that of establishing the proper position of the representative of the King's person in Canada, is no easy one, nor has it been made more easy by happenings of recent years. And, whether or not we admit it, Canadians are a difficult people to please. So it is that first impressions are important, and in the case of His Excellency's visit to Toronto the result has been most happy. Lord Tweedsmuir has poise; he has that rare ability to combine naturalness and informality without at any time detracting from the dignity of his high office. It is significant that many Toronto citizens are relating to each other some little incident of His Excellency's stay and the central point of each story deals with the ease and sincerity which mark a definite and friendly personality. There is no effort in Lord Tweedsmuir's charm of manner; no artificiality of incident such as marked the great attempt to "humanize" Hoover. The King's new representative is interested and he is amiable; it is safe to say that in the whole of Canada, as in Toronto, he will find quick reciprocation from Canadians.

And on the more serious side, his first addresses in the East, particularly at McGill and the University of Toronto, have occasioned widespread interest and approval. Lord Tweedsmuir does not content himself with the platitudes which so often serve on such occasions; he is a serious thinker, he has something to say and he does not hesitate to say it. His advice should be of real value to a country which still has to face social and economic problems of the first magnitude. It is more than possible that the office of Governor-General may take on a new importance to the people of Canada. And when in that office we find a man who is readily likeable, the way to five years of official life has already been definitely smoothed.

• • •

## A SELLING DEVICE

THE latest American device for overcoming the sales resistance, which is naturally strong, of possible purchasers of encyclopedias in several volumes, is to represent to the prospective customer that what is really desired is not his money but his endorsement of the work in question, and to sign him up for an annual sum running over several years which is explained as being a service charge for something that the publishers are going to do for him later on. A surprisingly large number of Canadian citizens of prominence and intelligence have been persuaded to accept "gift" encyclopedias on these terms, and we ourselves have on one or two occasions only escaped by the flimsy argument that endorsing things outside of the columns of *SATURDAY NIGHT*, was contrary to our professional practice.

We are glad to note that a Toronto citizen, having come to the conclusion that the price which he is paying for the "service" on his encyclopedia is quite as much as the encyclopedia and the service together are worth, is allowing himself to be sued by the publishers for non-payment of his annual installments. We have no idea whatever whether his claim is good in law; but we are strongly in favor of having its goodness tested by legal procedure. We can understand that the endorsement of a few really prominent and expert Canadians might be useful to the publisher of an American encyclopedia endeavoring to market it in this country. Persons of this kind, with a proper sense of their responsibility, would almost certainly be willing to grant the endorsement without expecting any compensation for it in the shape of a reduced price. Most of them have money enough to buy an encyclopedia at its proper commercial price, if they happen to stand in need of one. It is a good thing that the public should have an opportunity to realize that this privilege of "endorsing" encyclopedias and similar works, and of paying for them at a supposedly reduced although still substantial price, is distributed somewhat more widely than they would probably be disposed to imagine; and that some at least of the recipients are not convinced of the value of the privilege.

## MR. PIERCE'S SHOPPING

(Continued from Page 17)

got for Myra down at the counter. You wait—I'll be right back." She darted away.

The little room was momentarily deserted. A fine sweat broke out on Mr. Pierce's lip. What was he doing here, caught in a mesh of cobwebby feminine underthings?

"Something I could show Monsieur?"

HIS eyes swerved guiltily from a black chiffon nightgown to the sleek satin-clad figure at his side. The Frenchwoman's eyebrows rose in appreciation as she noted the contents of the case before him. "Ah! Monsieur 'as taste! You wish to see them closer, perhaps?"

At the unlooked-for homage, Mr. Pierce felt completely lordly. "Don't bother," he said. "I'll take them."

The saleslady's voice was husky and confidential. "Monsieur knows 'ow to please a woman."

Mr. Pierce set down his parcels and reached for his billfold.

"Only fifty dollar, Monsieur. A bargain."

Mr. Pierce gulped, but he handed her five ten-dollar bills with an air that approached nonchalance. "You're right," he agreed.

"And where shall I send them?" Her pencil was poised.

Mr. Pierce remembered the overworked delivery men. "Never mind," he said. "I'll take them with me."

"But certainly." The smile she flashed him was that of a fellow-conspirator. "Monsieur wishes to present them himself. One moment." She hurried off.

AS THE implication in her words struck home to him, Mr. Pierce grinned sheepishly. So that's the kind of a man she thought he was! These Frenchwomen! Unconsciously he gave his respectable fedora a Chevalier tilt.

"Ere you are, Monsieur, and a 'appy Christmas." Again her smile paid him tribute as a man of the world. Mr. Pierce straightened his shoulders and pulled in his bulging waistline. "Same to you," he said heartily.

It was then that Mrs. Pierce came back. "I found it," she announced. Her eyes darted from the empty showcase to the big box at Mr. Pierce's side. "Why, Jim! What have you been up to? You didn't go and *buy* that lingerie? Why, I never dreamed—"

The Frenchwoman turned away with a cynical little shrug. For a moment, Mr. Pierce hated his wife. All his weariness settled down on him again, a drab and hopeless weight.

"If we hurry, we'll have time to run across the street about those salt-cellars," Mrs. Pierce said. "Come on, Jim."

Mr. Pierce added the big box to his small ones. Resignedly, like some patient beast of burden, he lifted the load. "All right, Ida," he said. "I'm coming."

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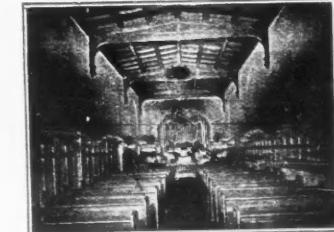
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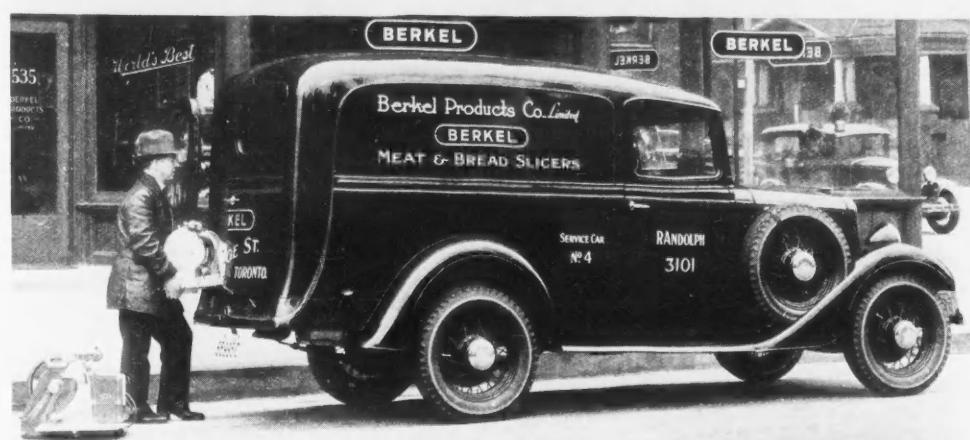
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## THE RURAL CHILD

BY RUBY J. MEGGS

THE results will soon be published of the recent survey of educational affairs undertaken by the Ontario Council of Education Committee. We attended one of these sessions, which dealt mostly with rural problems and, at the end of the long day, two impressions remain indelibly imprinted on our minds. The first was the immense patience of the committee and the other was the utter selfishness of the delegates, who had traveled to this meeting with the one supreme idea uppermost in their minds, viz: the retention of the obsolete "Little Red Schoolhouse" at all costs. The majority of these men seemed to have absolutely no thought for the higher education of the rural child and it was very apparent they considered secondary education a "frill" that was much better dispensed with entirely. Finally, they all appeared to be suffering from a common malady, which I will term "School-tax-mania" (If I may be allowed to coin a word).

There have been suggestions regarding the formation of Township Boards for country areas. This may be all right in a few sections but it would be absolutely useless for the back concessions. A County Board or a still larger unit of administration is infinitely preferable. We have talked to many educationists who have an intimate understanding of rural conditions. They have all declared that this larger unit is more desirable, on account of the lack of educated men and women in rural areas, with the necessary foresight and knowledge, who are capable of administering a Township Board efficiently.

The system advocated in British Columbia by Mr. H. B. King in "School Finance of British Columbia" regarding the administration of Rural School Areas is the best one so far that we have seen. It appears to be a real reform and one which should give the rural areas a balanced educational administration, with far-reaching benefits for the rural child. Ontario would do well to profit by this reform.

IN ADVOCATING radical changes for Rural Schools, we do not overlook the fact that the urban areas need overhauling as well. The schools of our large centres have become so many educational factories, where individual training is lost sight of completely. But when this housecleaning is completed, at least, the buildings, equipment and best teachers are there to start afresh. In the rural areas, we have practically none of these assets to help us establish a come-back to a progressive educational standard, which makes so necessary a complete reform of administration. We must have a vision of an entirely new type of Rural School, not merely a consolidated area or a city school transplanted in the country.

The Little Red School House has a romance it never deserved. It should be relegated to the days of the sultry and wooded plough and other old-fashioned and out-of-date machinery. We must realize that the only way to help end the depression in farming areas especially is to start with our youth. The cities and towns cannot expect any return to prosperity unless the rural areas are helped by establishing the right kind of schools to educate boys and girls for country life. There have been many and varied discussions on the state of municipal affairs throughout our country and the reasons for the financial condition of certain townships and counties. One of the most important reasons for this state of affairs can be traced back to the Little Red School House with its limited curriculum. Modern finance is a far cry from that of sixty years ago and, as the men who compose our County and Township Councils are all products of the backward Rural School, many of them never have never progressed farther than the second book, is it any wonder that they have been unable to cope with the financial affairs of today, which tax the banker and the manager of our cities to the utmost? Our rural children need to be trained to understand world finance and be given the chance to develop along with their city cousins.

ONE last suggestion which we think is very important is to obtain the assistance of women on all Educational Boards, including the Department of Education. Not to supplant the gentlemen but to cooperate with them. There are many well known women in Ontario whose brain ideas would help tremendously in the solution of our educational problems. The viewpoint of women on these boards would round out the system which at the present time is too one-sided with only men to solve the riddle. Men have the stability which women have many times, luck, but they totter all about the stool and consider only the obstacles. Women, on the other hand, lean to the goal and push the obstacles behind them. Obstacles such as the contentious question of transporting children in the rural areas by vans in the winter time. It can be done. People used to do it and have the children enough to get out and break the snowbanks. It is not an insurmountable obstacle.

In holding up the ideal of a new type of school for Rural Ontario, I would emphasize that this school would be fundamentally an Agricultural School, to develop both mind and body at the same time. If this Canada of ours is to progress as it should, we must develop our rural areas through such a school along practical, cultural and spiritual lines, thus making the country an ideal habitation for mankind. This would relieve the congested urban centres and solve many social and economic problems which are so vexing our administrative bodies. In all probability, we have at the present time the finest personnel in the Department of Education since the days of Egerton Ryerson. To make their work effective residents of urban and rural areas combined must realize the great work they have in hand, that is to build an institution "so excellent in art and skill so rising that Christendom shall ever speak their virtue."

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**THE FILM PARADE**

BY MARY LOWREY ROSS

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THE crowd waiting to see "Mutiny on the Bounty" on opening night stretched half way to the corner and threatened to complicate traffic. No doubt many of the members of the line-up had read the Hall-Nordhoff accounts of the great sea-scandal, and many more knew it by hearsay; but some I imagine were drawn simply by the curious excitement that such a film-event sets up by itself without the assistance of publicity-mongers. It proved to be quite as remarkable as the anticipations it had roused, and well worth waiting for in the early winter drizzle. Even without Charles Laughton it would have been a wonderful sight to see, with its angled masts and billowing shrouds and rolling sea-scenes. Hollywood has done all these things before, however, though never quite so well. But even Charles Laughton himself has never achieved anything so memorable as his Captain Bligh, the most savage and complicated scoundrel ever put down on celluloid. His Captain Bligh is degraded and magnificent, forthright and hypocritical, always less or more than human, such a complex of violent contradictions as could only be found, under special circumstances, in real life. Sensitive people had better be warned that the special circumstances are set forth for us in "Mutiny on the Bounty" as unsparingly as possible. Floggings, bloodied backs and faces, scurvy, maggots—the audience isn't let off anything. No doubt these things are necessary if we are to experience our reward—the strange creeping of the flesh that announces the quiet emergences of the awful Captain Bligh. I felt that the episodes aboard the Bounty might, however, have been curtailed a little, most of us knew before the ship pulled out of Portsmouth the sort of seaman we had to deal with, and were all fit for mutiny long before the Bounty had rounded the Horn. With the voyage out shortened little there would have been more time to expand the central drama—Captain Bligh's magnificent navigation of his small, open boat across four thousand miles of sea. The picture goes out of its way to reveal him as a monster. His qualities as a seaman and hero are relatively slighted.

Clark Gable as the high-minded leader of the mutineers and Franchot Tone as the loyal midshipman, save sympathetic and effective performances without, however, making you feel that you had never seen their like before—probably one such performance is all that any picture can reasonably take. In view of Bligh's subsequent career, the end of the picture, his hasty snubbing by the British Admiralty, was neither convincing nor historical. Actually Bligh was shortly afterwards made an admiral himself and lived to transplant his bread-fruit trees and to undergo another mutiny, his own soldiers taking his colonial governorship away from him and holding him prisoner for two years. A bad lot if ever there was one, but a great pleasure to meet on the screen, however, averse you might feel to mingling with him below decks.

"Goodbye, Mr. Chips" is said to be Charles Laughton's next assignment and it will be interesting to see him make the transition from the detestable Bligh to the admirable Chips. I hope he doesn't carry it too far. A touch of quiet satiety would do Mr. Chips a world of good.

I NEVER thought to see the day when I would regret the absence of Mr. George Adiss from a picture. Yet there were plenty of moments in "The Three Musketeers" when I longed for the Adiss composition in handling historical intricacies, the Adiss ease and pleasure in fancy dress, even the undiscovered Adiss music. In fact I found myself admiring Mr. Adiss much more enthusiastically in "The



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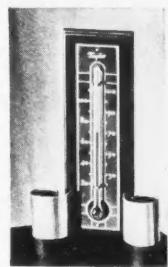
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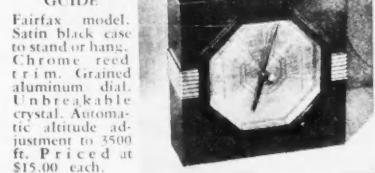
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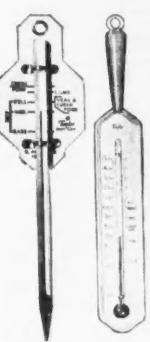


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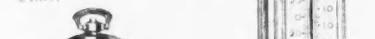


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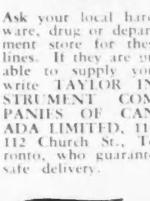
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Comed to listening through and around this assertive fellow, one found that the pianists were doing extremely good work, with evenness and clarity and an amazing amount of flexibility. The softer things, such as the Bach Invention and the Cyril Scott Lullaby, were the most satisfactory on the whole, but the climax of the Danes Infernal by Stravinsky was really thrilling. In any other place the audience would have looked enormous, but in the Maple Leaf Gardens it was distinctly sparse. A fuller house might have checked the echo a bit too, though I rather doubt it, and the place is not at all suited to music. One would like to hear these five artists under better conditions.

A DELIGHTFULLY informal sort of concert was given in Massey Hall on November 28th by the Romilly Boy Singers. The leader or director, whose name did not appear on the program, explained or commented casually as he went along, and gathered the boys about him at the piano for each choral number as one might in a drawing-room. The solos were superior to the choral work, on the whole, for the balance of tone in the latter was not always good, and the pitch was not above suspicion. One was reminded of the remark—frequently quoted, and first enunciated by Kipling, I believe—that a team of crack players is not necessarily a crack team. But three out of the four soloists were excellent. Jackie Rees sang Mozart's "Tell Me, Fair Ladies" with a beautiful, clear, ringing tone that was sheer delight, the only fault being in enunciation, which was easily forgiven. After the intermission Iswyn Roberts came off better than Billy Melvin—the Irishman in the pack—as regards choice of numbers, for he sang an old Welsh song, with beautiful phrasing and expression, giving the most maturely artistic performance of the evening. Billy Melvin, on the other hand, had only "Killarney" to work with, and it seems hardly worth while to bring a boy all the way from Wales to sing that, particularly a boy with such a superlatively lovely voice. For often enough has one heard a boy's voice called angelic, but never before have I heard one that so truly merited the adjective, and had it sung "John Brown's Body" one would have listened ecstatically to the enchantment. And as a salutary thought—all this celestial beauty was emitted from the throat of small boy who looked as though he was a proper little devil at other times. Only one thing marred the program, and that was the violin playing. For although the four players did very creditably for Primary Grade students, or thereabouts, that is hardly a standard suitable for the concert hall. Also it might have sounded better if the violin had been tuned properly in the first place, as shortly after the opening of the first number four open E strings sounded as many different versions of the same.

THE Toronto Symphony Orchestra proved itself more than justified in reducing the prices for the Saturday afternoon concerts, as last week they played to an almost packed house. The first work was the ever charming overture, "The Merry Wives of Windsor," by Nicolai. It was the only number on the program which was played really well, for the orchestra had what any orchestra may have, an off day. Not that anything was really badly done, but the standard of the orchestra's playing is now so high for a general feeling of not being up to scratch to be noticeable. Undoubtedly the highlight of the concert was Harvey Doney's singing of the Prologue from "I Paschiacci." Easly and clearly did his magnificent voice ring through the hall, completely dominating the orchestra even in the loudest climaxes. It was an excellent idea to sing this work in English, and Mr. Doney's diction is so beautifully clear that not a word was missed. It would be well if this singer could be heard again with the orchestra, as there is not a baritone in the city to touch him. The rest of the program consisted of an excerpt from Wagner's "Rhinegold," "The Entrance of the Gods into Valhalla" and "Scheherazade" by Rimsky-Korsakoff. Walter Whitaker played the Concertino for Flute and Orchestra by Chaminate.

EDITH LORAND and her Hungarian orchestra fulfilled a return engagement by giving two concerts last Saturday. I should think the one on Saturday night was the only concert ever heard of that really started exactly on time. Consequently a number of people were late, to the obvious annoyance of Miss Lorand. There is no doubt that she is a more than competent technician on the violin, and she has her orchestra of men remarkably "to heel" considering that at no time does she actually conduct them, but merely indicates with some bodily movements what she wants them to do. And in general they do it extremely well, with lots of verve and Gypsy fire. The genuine Hungarian works were much the best played, however. For Beethoven and Schubert *inter alia* do not benefit greatly by being subjected to Hungarian treatment; indeed, one may say that they suffer considerably. But one need not judge a pearl harshly because it has a few or two in it.

**OTHER EVENTS**  
HART HOUSE QUARTET  
BY H. N. FRYE

THE reorganized Hart House Quartet opened its Toronto season in Hart House Theatre on November 30th, playing the Mozart D Minor (K. 421), the Beethoven E Minor (Op. 59, No. 2) and the "Moods" of Mr. Warner. Of these the Beethoven provided the most satisfactory playing of the evening. The Rasumowsky Quartets are typical middle-aged Beethoven; they represent the composer passing over from the consolidation of his earlier work to the complete subjective conquest of form to be attempted later on and the first and last movements particularly show a continuous straining and stretching into larger rhythmic units. At times they are hammered into a rather thin texture, and it is possible to make too much of the



IN RECITAL. Lauritz Melchior, the noted tenor, who will appear at Eaton Auditorium on Dec. 12th.

sometimes barren and long-winded transitions between themes. In any case there seemed a slight disorganization about these movements less noticeable in the lovely lilting Adagio and the graceful Allegretto, with its Russian folk-tune neatly tucked in as a compliment to Beethoven's patron, which was perhaps the most successful part of the program. The Mozart, by contrast, seemed to be played rather from Beethoven's point of view; one might be inclined to raise an eyebrow at the romantic fervor supercharged on the Trio and some of the variations in the Finale. Nor were the dramatic pauses in the slow movement quite so impressive as they might have been, and it was only in the first movement that one caught the real clarity and grace of a Hart House Quartet performance of Mozart. Mr. Warner's pleasantly innocuous "Moods" gave us a light and witty interlude; this composer seems to be, like Sullivan, most successful when least serious. The parody of the impulsive organist in the "Devotional" mood and the impassioned recitatives in the "Conceited" one were extremely amusing.

It is unnecessary to dwell on the completely satisfying balance and even distribution of tone sustained throughout. As the season advances, we may expect an increased fluency and spontaneity, less self-conscious accuracy, less sense of a metronome beat; in short, a season with a quartet well-known as one of the finest on the continent.

#### THE BACH SOCIETY

BY BERNARD PRESTON

THE Bach Society held its second event of the season on Thursday evening, November 28th, at the Art Gallery of Toronto, when a gathering of somewhat impressive size for so special and private an organization listened absorbedly to some of the greatest music ever written, most of it exceedingly well played. The program began with the Minor Sonata for violin and piano, which had what any orchestra may have, an off day. Not that anything was really badly done, but the standard of the orchestra's playing is now so high for a general feeling of not being up to scratch to be noticeable. Undoubtedly the highlight of the concert was Harvey Doney's singing of the Prologue from "I Paschiacci." Easly and clearly did his magnificent voice ring through the hall, completely dominating the orchestra even in the loudest climaxes. It was an excellent idea to sing this work in English, and Mr. Doney's diction is so beautifully clear that not a word was missed. It would be well if this singer could be heard again with the orchestra, as there is not a baritone in the city to touch him. The rest of the program consisted of an excerpt from Wagner's "Rhinegold," "The Entrance of the Gods into Valhalla" and "Scheherazade" by Rimsky-Korsakoff. Walter Whitaker played the Concertino for Flute and Orchestra by Chaminate.

cert by the orchestra until the New Year, features an all-Wagner program, an event that is always favorably received by Toronto's music-loving public. The program for this greatly anticipated evening opens with "A Faust Overture," followed by "Siegfried Idyll," the Prelude to Act III from "Tristan and Isolde," and the Entrance of the Gods into Valhalla from "Der Rheingold." The second half embraces the Prelude from "Parsifal," the Good Friday music from "Parsifal," Siegfried's Rheinfaehr from "Götterdämmerung" and the Overture from "Tannhäuser."

ON SATURDAY evening, December 7th, at 8:30 in the Conservatory Concert Hall, the Conservatory String Quartet, Elsie Spivak, Harold Sumberg, Tom Brennan and Leo Smith, will give the third concert of their seventh series.

The guest artist is William Primrose, celebrated violist, of the late London String Quartet. Mr. Primrose created an extraordinary impression when he appeared as guest artist with the Toronto Symphony Orchestra last week.

The program opens with the Mozart Quartet in B flat major, known as the "Hunting Quartet," followed by the Sonata for viola and piano by the modern British composer, Arnold Bax.

This sonata which Mr. Primrose will play, with Leo Barkin at the piano, is considered one of Bax's best works, and displays his Irish temperament. The program will conclude with a performance of the Brahms Quintet, G major Op. III for two violins, two violas and cello, in which Mr. Primrose will join the Conservatory String Quartet.

EMIL LUDWIG was born in Breslau, Germany, January 25th, 1881, the son of a celebrated ophthalmologist. His father's scientific work in behalf of public health caused the young man to take up the study of social welfare, but even the acquisition of a Doctorate of Jurisprudence could not kill his enthusiasm for literature. At fifteen he became interested in playwriting, and between the ages of twenty and thirty he wrote twelve plays, all in verse, six of which have been staged. Until he was thirty he had never written a word of prose for publication. Shortly before the World War he went to London as the correspondent of a German daily newspaper. After four years of newspaper work he gave it up to write books. He wrote novels at first and then turned to the field of biography where he achieved world-wide fame almost immediately. His "Napoleon," "Goethe," "Bismarck," "Hindenburg" and story of Masaryk of Czechoslovakia called "Defender of Democracy," are among the best-known books in the world. Most of them have been translated into more than a dozen languages, while some of them have been printed in twenty-four different tongues. Being human, Ludwig admits a distinct pleasure in seeing his books translated into foreign languages.

Emil Ludwig will discuss the whole European situation in his timely and stirring lecture, "The Fate of Europe 1914-1940," which will deliver at Massey Hall, Wednesday evening, Dec. 11th.

#### The BACHELOR'S CORNER



#### Christmas Hint...

One thing I always approve of is getting Christmas shopping done early. There's no more slovenly or thoughtless habit than that of leaving everything to the last minute rush. I'm going to do my bit for the poor, soon-to-be-harassed shopkeepers right now by letting my friends, male and female, know what I want for Christmas.

Or perhaps the grateful thousands of readers of these words of wisdom have guessed already.

Well, anyway it's good to get back to Christmas and

"IT'S GOOD TO GET BACK TO A 10c. CIGAR!"

**WILSON'S  
BACHELOR  
Cigar**  
10¢  
100% Havana Filler

In attractive Christmas wrappings for gift purposes.

#### WHAT ELSE CAN YOU GIVE A MAN that he'll use every day and carry over his heart for life!

A Gift that Every Woman, Too, Will Joyfully Welcome. For This Revolutionary Pen Holds 102% More Ink—Shows When to Refill—Hence Ends Running Dry



#### This Christmas PARKER GIVES OUTRIGHT THIS SMART PLASKON UTILITY CASE

(for cigarettes, jewelry, or boudoir trifles) with the purchase of this Laminated Pearl Pen and Pencil Set

For this princely Christmas Special, go promptly to your favorite department store, pen shop, stationer's, jeweler's, or druggist's. Purchase one of the lovely Parker Vacumatic Laminated Pearl Pen and Pencil Sets, and your dealer will mount this utterly new style creation in this permanent Plaskon Case, for which he will charge you absolutely nothing.

On receiving this handsome gift, your friend or loved one will merely

transfer the shimmering Pen and Pencil to pocket, handbag, or desk, and put to use the smart Plaskon Case as a cigarette box or jewel case. Made in Jet or African Brown with Ivory Plaskon lid—it's permanently strong, thoroughly durable, and extremely artistic and attractive. See illustration above.

So don't forget to ask for the famous "Parker" by name instead of just "a fountain pen." For "Parker" is the name that your dear ones will look for on any gift Pen or Set—the name that will make them stand up and cheer on Christmas-morn!

And remember that the Parker is the



# THE CONSUMER, THE CHAIN STORE AND THE PRODUCER

BY B. K. SANDWELL

**A**MONG the chief subjects of controversy in Canada in recent years has been one which may be stated in the form of the following question: Is it desirable, in the interests of the community at large, that certain types of retail business should be operated in small and disconnected units, rather than by large-scale organizations? From which follows the further question, when the matter comes into the sphere of legislation and taxation: Should the community, by means of the regulatory and tax-collecting powers of its various governments, extend special encouragement to such retail business when it is operated on a small scale, and correspondingly impose a handicap upon it when it is operated by large-scale organizations?

This question is not new. The present writer can distinctly remember taking part in a debate, as an undergraduate of Toronto University in the middle 'nineties, on the question of the relative merits of the small local retail store and of the departmental store which was then just beginning to be a serious competitor. Most of the economic arguments employed in this controversy are equally applicable whether the large-scale organization is of the type which operates under a single roof or whether it belongs to the more recently developed type which carries on a large number of small local businesses in many different places but all under a single management and control. The present article, and others of the series to which it belongs, will be devoted mainly to discussion of the latter type of organization, generally known as the chain store.

The displacement of small-scale business enterprise by large-scale business enterprise has been going on for a long time, and it is indeed one of the outstanding economic phenomena of the age. It must in all cases have involved a certain amount of hardship to those who were eliminated; but in most fields the benefits which it has conferred upon the community have been so obvious that the hardships of the eliminated have not attracted very much sympathy.

#### HOW BIG BUSINESS COMES

**R**AILWAYS in their early days were a few score at most a few hundred miles in length, and in order to transport oneself or one's goods for a distance of a thousand miles it was necessary to negotiate with a number of different railways under a number of different owners. The inconveniences and disadvantages of this system were so obvious that nobody has protested against the replacement of the small local railway owner by the great transcontinental systems.

It has been the same with manufacturing industry: the demand in Canada for protection against the products of "mass production" industry has not been based upon any dislike for mass production as such, but merely upon the fact that the Canadian market is not large enough to allow of mass production being carried on within the limits of the protective system.

In connection with retail business, however, there has for a long time been a tendency to look upon the small retail dealer as a person of high value to the community without bothering to inquire much into the efficiency of the service which he is rendering. Long ago this has given a tendency to fear the large-scale retailing organizations, because of its supposed economic power and its alleged tendency to extract an unusually large profit for itself from other elements in the community. The popular name of the recent parliamentary commission, generally known as the Commission on Price Spreads and Mass Buying, is an evidence of this attitude of the public mind.

The mass buying advocates claim that the economic power of the large retailing organizations gives them an unfair advantage in dealing with the primary producers of the articles which they retail. The price spreads idea implies the theory that these organizations do not pass along a reasonable proportion of the results of this saving to the general public. The latter charge was seriously mixed up in the proceedings of the Commission, with the suggestion that the large retail organizations were selling not too dearly, but too cheaply; but the explanation for this apparent inconsistency was the belief of their opponents that they were employing this policy in order to eliminate the competition of smaller dealers and obtain monopoly control of their field.

#### NO CHARGE OF TOO HIGH PRICES

**T**HREE are certain assumptions underlying both of these criticisms: the Mass Buying criticism and the Price Spread criticism, which are probably unconscious in the mind of those who make them, but which it is desirable to bring out into the light of day for careful examination. Thus it is not seriously suggested by anybody that the prices charged by the chain stores for a given quality of goods plus a given measure of service are higher than those charged for the corresponding goods and service by their individual competitors.

The views of the chain stores, if any, must therefore be found on the other side of their business. That is, they must consist in paying too little for the goods and labor that they buy, and as a matter of fact this is the burden of most of the allegations concerning the behavior of the chain stores which were made before the Commission, and which are constantly being repeated in the press and in political oratory.

A few figures will be of considerable assistance in forming a clear and accurate picture of the situation in which the chain stores are operating in the Dominion of Canada. It is important, for example, to know what proportion of the total business in each type of retail operation is done by chain stores and what proportion by individual stores. In the grocery and meat business the chain stores do 33.21 per cent. of the total business done by stores of that kind in the Dominion; in the grocery alone business the chain stores do 28.53 per cent. In the cities alone, as distinguished from small towns and rural places, the proportion is somewhat higher. In three cities the chain stores do more than 50 per cent. of the total business. In three others they do more than 45 per cent., and in six cities they do about 35 per cent. It is fairly obvious from these figures that the chain store, regarded as buyer of goods and labor, must do their purchasing in

competition with a much larger number of purchasers of other classes, mostly wholesalers, and substantial individual merchants.

Even if all the chains properly so called did their buying together as a single unit, it would not appear that they would enjoy any particular advantage as a result of the size of their order; but as a matter of fact the 33 per cent. of the total grocery business which they enjoy is divided up among no less than 75 different chains (66 at the time of the census figures just quoted), all of whom are in active competition with one another for the purchase both of the goods which they distribute and of the labor which they employ in their distribution. There is nothing in these figures to suggest that the chain stores should be able to compel either the producer or the worker to sell them his goods or his labor at a lower price in comparable circumstances than he would charge to the independent store. In respect of the price paid for labor it is worth noting that the census statistics for the year 1930 showed that the average annual salary and wage paid to full time employees by the chain stores was \$153 more per annum than the average wage paid in all stores including chains.

#### THE VITAL CONSIDERATION

**A**S REGARDS the purchase of goods, the price at which most of them are obtainable is influenced mainly by two considerations, the ability of the purchaser to pay cash, and the size of the transaction. In both of these respects the chain stores have naturally a large advantage over the small retail store. For that advantage, however, they have to pay a price. Their ability to pay cash is due to their possession of a substantial supply of working capital, upon which, since it is provided by their shareholders or bondholders, they must necessarily pay an interest charge.

The real truth of the matter is that the ability of the chain store organization to sell at prices in competition with and frequently lower than those of the individual store is due to one single factor. The chain store, by the introduction of modern and scientifically devised methods of merchandising, has effected immense economies in the cost of the operation of transferring goods from the wholesale or original producer to the final consumer. The first and most important of these economies is due to rapidity of turnover. The cost of keeping an article on the shelves of a retail store for six weeks when it could be sold at an average of two weeks is

not confined to the interest charge, which obviously in that case amounts to twice the whole cost of the interest on stocks carried in the more rapidly moving store. Not only does it require three times as much investment to carry the slow-moving stock as it does to carry the rapidly moving stock, but it also requires three times as much space in the store. Nor does the carrying of slow-moving goods in a store confer any benefit upon the clients of that store. On the other hand it subjects them to the risk of possible deterioration in the goods themselves.

#### HANDLING SLOW MOVING STOCK

**W**HEN chain stores first came into being, one of their major sources of economy was the virtual elimination of items of stock which did not sell readily. But as time passed the chains found that they could, by careful management and control of stock, carry items the demand for which was comparatively erratic and slow. Where ten cases had to be bought to secure a good price, a division of these among the various stores of the chain would enable, for example, three of the product being sent to one store; and if only one sale a week were secured the turnover would still be reasonably rapid.

This point is further illustrated in such an item as fancy styles of gloves. If the gloves are of French origin the merchant must buy a considerable quantity. The demand for special types of gloves in one store would be very small, but a spreading of the consignment over a number of stores, possibly in different cities, gives the consumer a wider range without subtracting from the profit possibilities to the chain merchant. Another illustration has to do with sizes of women's garments. The individual merchant cannot afford to stock many half sizes, small sizes or large sizes. But the chain can order these items in dozen lots and supply a few of each to a number of stores where there might be expected to be a demand.

Similar conditions apply in the food business. The individual merchant who desires to carry a wide range of goods must of necessity carry a larger inventory than does the individual chain store. The modern chain food store's warehouse has a special department the function of which is to open cases of goods as they come from the manufacturer or processor and to ship parts of cases to individual retail outlets as managers requisition for them. Thus the chain store has a larger variety of goods with a smaller inventory than would be possible for the

individual merchant, and the advantage of quantity purchase is retained, nevertheless.

Merchandising, particularly in those lines of business in which the chain store has been most successful, has of late years become largely a matter of managerial skill. This skill may find expression in a great number of different directions. The selection of a suitable location for the store is of the first importance, and it is in this respect that the chain stores are able to secure one of their greatest advantages. The designing of the store itself, outside and inside, with a view to the utmost efficiency of service and attractiveness of appearance, is another important matter. A wise purchasing policy is obviously of the highest importance, advertising is another matter which cannot profitably be left to the inexperienced amateur. The advantage of the chain store is that in all these and many other respects it is able to make a certain amount of managerial efficiency operate to good and valuable effect over a large area of territory and in a large number of different stores, whereas the individual store has to get along with such managerial skill as can be obtained within its limited scope.

It is by the use of these means that the real Price Spread—the price spread between comparable stages in the processes of production and distribution—has been actually reduced rather than increased by the chain stores.

#### CREDIT LOSSES ELIMINATED

**N**O REFERENCE has yet been made to one of the most substantial sources of economy to the chain stores—that which results from their refusal generally to extend credit to customers. The granting of credit to the customer in any retail business is a perfectly legitimate selling policy. But it is legitimate only if the granting of credit is a purely business arrangement between the merchant and his customer. In the days before chain stores, credit was granted without apparent discrimination by almost every merchant. The credit losses were high and the amount of working capital required to operate a business was excessive. Whether the retail merchant had the capital to carry his own customers, or whether he was carried by the wholesalers was not important—the fact remained that the accounts on the books of the retailer represented sizable sums which might have been invested otherwise by the merchant, or which would have kept within more reasonable bounds the size of bank advances required by the wholesaler.

The change brought about by the chain store has not been confined to the chain store, but has extended into the whole merchandising field—at least in foodstuffs. A very high proportion of foodstuffs now are retailed for cash only. This has reduced the cost of getting the goods from the producer to the consumer for the reason that less capital is now required to do this job.

Yet if one looks over the annual financial statements of the food chains, one finds that there is an item "accounts receivable" which is seemingly inconsistent with the vaunted claim of the chains that they sell for cash. But it is understood that almost all of these accounts receivable are foodstuffs advanced to municipalities on account of relief in the last five or six years. In some instances the chains, because of their financial strength, have been a factor in bridging a municipality over the period between the exhaustion of bank balances and payments on account of relief from provincial governments.

The student of this type of merchandising may suggest that the prevailing rule of cash-sales-only may in time be modified. But it is fairly certain that the customer never will be permitted to get back to the old system of long-term credit which contributed so much in other days to the cost of doing business.

#### SIZE NOT ALL IMPORTANT

**T**HE idea that size alone is a very important advantage to the large scale organization in buying in a competitive market seems to be exaggerated. The chain stores do not do their buying in direct competition with their retail competitors, unless those competitors are themselves organized in some kind of voluntary association. Most of their buying is done in competition with wholesale houses which are at least of comparable size and credit strength with the chains themselves. The chains are accused of adopting a "take it or leave it" attitude in regard to the offers which they make for the produce which they ultimately retail to the consumer; but it is very doubtful whether their attitude in this matter differs greatly from that of other purchasers on the same market. We have already seen that all the chains taken together constitute only a small fraction of the total retail outlets in Canada in their different lines, and their buying power is, of course, merely a reflection of their retailing ability. But it must not be forgotten that even that small fraction of the total buying power is divided up among a large number of different and rival organizations, and that the purchasing agents of these organizations are constantly in the liveliest competition the one with the other.

In regard to perishable goods coming on the market in large quantities, there seems little room for doubt that the chain store system has conferred an important new advantage upon the producer. The chain stores, by the rapidity of their distribution system and by their accurate knowledge of the capacity of the market which they can reach at retail, are able to undertake the disposal of quantities of perishable produce which would be extremely risky if handled in the ordinary way through a succession of wholesale and retail dealers.

#### SHOPPING DISTRICTS ARE MADE

**T**HE question of the geographical effect of the chain store upon the distribution of retail business deserves an article to itself, but can be briefly discussed here. The necessity for rapid turnover compels the chain store to obtain a much larger volume of customers per day than would suffice for the purposes of the old fashioned single retail store. For this reason the chain stores tend to produce a concentration of business, not in the middle of great cities, but in the centres of a large number of different districts in each city; and in the country

(Continued on Next Page)



BEFORE AND AFTER—A visualization of what the Chain Stores are doing for communities and districts is given by these two illustrations. Above is a St. Catherine Street East property, Montreal, bought early in 1931 by one of the Chains. Below is the new building erected on the site with fine store below and girls' rest rooms above. Neighboring merchants must benefit from the increased attractiveness of the district likewise landlords and property owners. The community must benefit from consequent increasing assessment values.

# WHOLESALE "SPREAD" REDUCED

## Advent of Chain Stores Brought Major Economy to Consumer by Lowering Cost of Handling

BY ROBERT CRAMPTON

SOMETIME prior to 1919 originated the story that the small boy knew not of grace-before-meat but was sure that his father always said "Go easy on the butter, kids, it's 40 cents a pound!"

It was in 1919 that a select committee of the House of Commons endeavored to discover just why the cost of living had got so far out of line with the earnings of ordinary people. Not so many sessions were held as were held of the price spreads committee, but the evidence, as preserved in the parliamentary library and other burial grounds, makes a thick bluebook.

### AS IT WAS FIFTEEN YEARS AGO

Glancing through this archive, one finds a number of interesting historical facts. To enumerate:

1. The wholesale grocers were the bad boys in those days. They were the people accused of exacting too great a toll for passing the goods from producer to consumer.

2. Wholesalers who gave evidence were apparently unanimous in declaring that their minimum costs of doing business were from 11 to 12½ per cent. of the then high wholesale value of the commodities they handled.

3. The "regular" wholesalers in Ontario had an association the membership in which was severely restricted.

4. Any producer or manufacturer who desired to get his goods on the shelves of retailers could either market these through wholesalers or have his own travelling salesmen call on the retailers, but he could not sell both direct and through wholesalers.

5. The only exceptions to the above rule were two large department stores; that is, manufacturers would sell both to department stores and to wholesalers.

6. More than one wholesaler testified that the real profits, if any, in the wholesaling business was on the rise in prices of goods on hand, not on the regular turnover of goods from producer to retailer.

7. Inventories were much higher in relation to annual sales than under present conditions.

8. The retailer gave credit to all and sundry. The wholesaler, therefore, had to give credit to the retailer. Result: wholesalers' bank loans were, judging by today's standards, disproportionately high.

### AS IT IS TODAY

It is possibly interesting to contrast conditions in those far off days of 1919, with conditions in, say, 1934. Again to enumerate:

1. The chain and department stores were the bad boys in 1919. Their crime was exacting so little toll between producer and consumer that competitors had difficulty in surviving. They also were accused of pounding down prices to producers, but it hardly can be said that this was proved in view of the decline in world-prices and the decline in commodities which are not handled in retail stores.

2. Between 1919 and 1934 the minimum wholesale expense was reduced from 10½ per cent. on the 1919 level of prices to as low as 1½ per cent. (or a possible average of 5 per cent.) in 1934 on the 1934 low level of prices. The real reduction, therefore, was greater than the percentage figures indicate. For example 10% expense on an item costing \$10.00 would be \$1.00; 5% on the same item when it was worth \$6.00 to the producer would be 30¢.

3. There is now no wholesalers' association in Ontario the membership of which is exclusive.

4. Any producer or manufacturer now may sell direct to retailers without being penalized by wholesalers.

5. Chain stores and other retailers today have the same rights of purchase from producers and manufacturers as were restricted to two department stores in 1919.

6. No well-managed wholesale house and no chain store today speculates in commodities. That is, the profits, if any, are from the handling of goods and any profit or loss arising from change in values after purchase are entirely fortuitous.

7. Wholesalers, retailers and chain-stores today turn over their goods many more times per year than in 1919. This means that the consumer gets fresher goods. Lower prices are possible because today a greater volume of business can be done with less capital.

8. Today the consumer has been educated to pay cash for foodstuffs. And even where credit is given it is on a business basis of payment with promptitude once a week or once a month. This enables the retailer to take advantage of cash discounts to the wholesaler and the wholesaler can do more business with less bank accommodation and with fewer credit losses.

### THE SPREAD IS REDUCED

IN THIS revolution in the method of distribution of foodstuffs the chain store had an important, if not an all-important, part. The revolution has been of great benefit to the consumer for the reason that today less of the consumer's dollar goes for the mere cost of distribution and more of it goes to the producer or manufacturer, than in 1919.

Just how important a part the chain stores had in bringing about these vital changes cannot be assessed with exactitude. Before there were many food chains in Canada there were attempts to break down the old rules. The old rules appeared to those on the inside as essential to the maintenance of a well-ordered business, and few in the business, probably, could see that a new system was inevitable.

A new system which would eliminate the luxury, for instance, of armies of travelling salesmen picking up orders from retail grocers throughout the country.

The orthodox wholesalers in those days did not think well of a few other organizations which were attempting to break into the wholesale business by methods which, in one way or another, enabled the retailer to get his goods more cheaply than by other

methods. One such organization, for instance, was denied membership in the wholesale association, with its attendant rights, because it was suspected that the capital in the new enterprise was supplied by retailers who thus would share in the wholesale profit. Others were merely unorthodox wholesalers who succeeded or failed according to their ability and financial backing.

### HOW ONE CHAIN STARTED

ONE of the largest of the present-day chain organizations came into being, it is stated by its founders, not because of any enmity toward the wholesalers but because it was necessary for the owners of the business to sell goods as cheaply as the department stores sold them. Thus came to Canada the self-serve type of grocery store. It cut internal operating costs but it did not eliminate the wholesaler.

At about the same time, another organization grew up in Eastern Canada which sought to sell to the consumer more cheaply by eliminating unnecessary wholesale and other expenses rather than by building up a high volume of business per store. This organization, as it became a more and more important buyer, met with considerable success.

The old-style of wholesaler met defeat in the few years following the precipitate drop in commodity prices after 1920. One after another of the manufacturers and producers gave all large buyers the same privileges as to buying as formerly had been accorded exclusively to regular wholesalers and to two department stores. By 1927 the change had become complete.

The combined attack of various types or

organization on the older type of wholesaling was certain to have its effect. But it has not eliminated the wholesaler. Neither has it eliminated the small retailer. Both went through trying years of change, experiment and tribulation. But both by valiant efforts have come back to the position where one Ontario wholesale grocery company is reputed to be the greatest of mass buyers of foodstuffs in Canada. Mergers, economies, organization of retailers into advertising and buying groups, and the elimination of frills has put the wholesaler in better financial position today, probably, than ever before in his history.

### CASH BUYING A GREAT HELP

A MAJOR part of the credit for this change, it is safe to say, belongs to the chain store. Some, too, to the "irregular" wholesalers who launched the attack before the chains arrived. Much of the credit must go to the wholesale trade itself which, in those years of difficulty, were without any such protection as a favorable tariff would give to a manufacturer but which by patience, persistence and ingenuity, has brought the business back to its old level of prosperity and sent it forward to new heights.

Education of the public to cash buying has been a great help. But that educative effort was successful, probably, largely because the fall in commodity prices after the war and the lesser fall in wage levels gave the people of this nation a greater supply of cash than had been known before. That cash, whether in the form of currency or in bank deposits, was a result of monetary changes initiated in the first instance to enable Canada to finance its share of the war expenditure.

Thus the chain store and the other agencies which brought these changes for the benefit of the consumer came at a time when victory was feasible. And the very reform that has been attained is the reform which today makes it possible for the small merchant to meet chain and department store competition with a greater degree of equality than in the days when department stores not only sold enormous amounts of groceries in the cities in which they operated, but also did a great mail order business in commodities which today no consumer would think of going farther than the nearest neighborhood store to purchase.

## BUYING CENTRES MADE BY CHAINS

### Consumers, Other Merchants, Property Owners—All Benefit From Magnetic Power of Chain Stores

BY JOHN C. KERKWOOD

WHERE a chain store organization locates a store is of first-class importance to owners of contiguous or nearby property, for real estate values rise in that immediate neighborhood as a consequence of the presence and operations of chain stores. Chain stores are attractors of trade: consumers in increasing numbers do their shopping where energetic chain stores are. Other stores derive benefit from the congregation of shoppers in districts where chain stores, of various classifications (food, variety, apparel, for example), locate themselves. Live independent retailers, far from having reason to be terrified by chain-store competition, actually benefit when chain stores multiply the number of shoppers in their district. Chain stores tend to stabilize property values in their vicinity. Also, there is this consideration: since property values increase, so, too, do their assessment valuations, which means more income for the municipality from taxation—and where is the municipality which needs not more income?

When it comes to buying the properties where they locate themselves, chain store organizations are canny and cautious. The general practice is to rent rather than buy. Obviously purchase means the investment of capital. Thus, suppose that a chain store organization plans to open 10 new stores. Now if it bought the properties to be occupied, as much as \$250,000 might be required, to say nothing of the costs of fitting up the stores. So it may seem wiser and even necessary to rent rather than to buy. Again, it may be prudent to rent pending the development of a chance to buy at a bargain. Thus, one chain store organization bought for \$60,000 a property which cost the seller \$150,000 only a few years before. Property owners, when they learn that a chain store is to be established in their neighborhood, are apt to jump the price of a possible site; so it is often astuteness to defer purchasing.

Occasionally it happens that a town or a location in a town or city loses its original value as a consequence of some unforeseeable circumstance; in which case the landlord suffers. Thus, an important industrial firm, with a large weekly payroll, may fail or move to a new place, with heavy loss to all those deriving income from its workers and operations. Or the upsetting cause may be a tariff change, or a merger, or a decline in the demand for the factory's class of product. As against the possibility of an adverse development has to be placed the possible sudden enhancement of value of a town or a site to a chain store unit, due to the coming of a new industry, or the opening of new highways, or a housing project.

The big chains have men in their service whose special and main business is investigating towns and cities as "possibles," and then the best location for the store to be started. Some of the things inquired into are:

1. The principal industries in the town or city. These industries should be well diversified. A community depending on only one or two industries may be dangerous. Thus, if a strike should occur, then the mainstay of the community's purchasing power would be disastrously injured.

2. Are the industries of a wasting kind, or is there the good prospect of their permanency and growth?

Many a town and city in this country depended in its early days for its prosperity on the lumber industry. Then, as the near-by forests were levelled, local prosperity waned. Similarly in the case of mining towns: one or two of them have shrunk from a robust condition because the mine or mines which gave them birth and sustenance became exhausted or unprofitable to

Shoe *... to the consumer* 7,700  
Hardware *... to the consumer* 7,150  
Variety ("5-and-10") *... to the consumer* 7,050  
Jewellery *... to the consumer* 11,400

This table relates to a particular section of the country; even so, it serves to show a method of community measurement, for use by all chain store organizations or by individuals when investigating a town or city as place in which to start a store.

This contribution to SATURDAY NIGHT is not a treatise on how to select towns and cities in which to establish a chain store unit, and how to select a site for a store. It has been provided to show how chain store management tries in all phases of its operations to eliminate the factor of speculation.

tries to displace guessing with knowledge—tries to build on the foundation of sound information rather than on the slippery foundations of "hunch" and "opinion."

Chain store managements are trustees of other people's money—the money received from the public as capital to which an adequate annual wage must be paid, and capital which must be guarded against loss and shrinkage.

Both the gross and the net income of a chain store organization comes from its unit stores, and so it is of first-class importance that store locations shall be right; for a wrong location would be a fatal handicap on the store's effort to earn a net profit for management.

## The Consumer, the Chain Store and the Producer

*(Continued from Page 24)*

they similarly attract business from the very small country-road cross-corner village to a distinctly larger type of small town or large town centre. It is difficult to see in this condition anything that is not favorable to the interests of the consumer. There is certainly no advantage to be gained in the maintenance of little corner stores on streets mainly devoted to residential habitation, nor to the maintenance of a similar type of store at rural cross-roads where there is an insufficient volume of business to justify its existence. The relative concentration produced by the chain store system involved very lively competition between the rival chains and those independent stores which are able to meet their competition. It tends to the growth of small districts, a block or so long, of brilliantly lighted, attractively decorated, and well laid out stores, accompanied by the usual accessories of that kind of district in the shape of banks, places of amusement and the like. It greatly promotes real estate values in those portions of the city or town where the chain store business is localized, and it does so apparently without any serious loss to real estate values in other parts of the community. This process of concentration is of course not wholly due to the chain stores themselves, but has been largely facilitated by the general introduction of the automobile.

### CAPITAL DESERVES ITS WAGE

ONE further criticism which is heard only when the chain store system is being discussed from the standpoint of municipal taxation is a criticism which need not detain us long, because it is not likely to have much effect upon the minds of readers of SATURDAY NIGHT. This is the criticism that a portion of the total receipts of the chain store ultimately passes out of the municipality in which the store is situated, for the remuneration of management or shareholders situated in other parts of the country; whereas it is assumed that the entire proceeds of the business of the individual unit store remain in the municipality where it is situated. In reply to this highly parochial argument it is only necessary to point out that any share, and it is a very small share, of the total receipts of a chain store which goes outside of the municipality in which it is situated does so as remuneration for the use and management of capital contributed also from outside of the municipality. It is a most regrettable fact that communities which are most anxious to encourage the investment of capital within their boundaries by persons outside of them are apt, when once that capital has been invested, to become extremely critical of any payments made to its remuneration.

To sum up, the chain store, as compared with the small individual retail establishment, is in a position to cut down very considerably, rather than increase, the price spread between producer and processor on the one hand and consumer on the other. It is able to do this because, in order to get the same quantity of goods into the hands of the consumer in the same length of time, it requires a much smaller total stock of goods (rapid turnover), a much smaller amount of storage and selling space, consequently a much smaller interest, rental and insurance charge, a much smaller appropriation (none at all) for credit losses, a smaller appropriation for deterioration of perishable goods, a smaller allowance for unsaleable articles, and because at the same time it is able to make a much more efficient use (because spread over a much larger volume of business) of a given amount of purchasing skill, merchandising skill, advertising effort, bookkeeping science and other expensive elements in the operation of a retail business.

It sells in a highly competitive market, at prices no higher than, and usually somewhat lower than those of its rivals. It buys in an equally competitive market, in which each chain organization, and there are many, is just as strongly competitive against all its rival chains as against any other type of buyer. In that market it secures the normal price concessions open to any buyer of corresponding quantities upon corresponding terms of cash and credit; there is no reason why it should be able to obtain anything more. It *must* have goods to sell, and one chain store company *must* have goods comparable in quality and price to the other chain stores in its territory. To suppose that in these circumstances there can be any serious amount of non-competitive, dictated-price buying seems difficult.

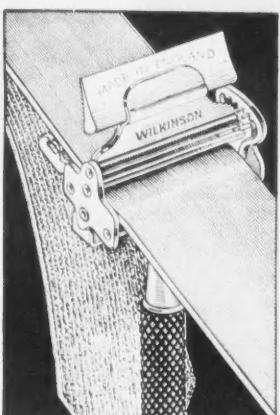
The profits, not unreasonably large in proportion to invested capital, of the chain stores are a part of the price spread between what they pay for the things they buy and what they get when they sell them. But since, even with those profits included, that spread is less than the spread, including profit, of most of the small individual stores, and since the consumer is the recipient of all the rest of the saying, it would seem that on the whole the chain store is rendering a distinct and valuable public service.

### A RULE OF THUMB

REGARDING the problem of whether or not there is "room" for a new store, the following table, compiled in 1931 by a university interested in the subject of industrial and commercial research, may have interest for some SATURDAY NIGHT readers. The study made was to ascertain the number of customers necessary to give an annual sales volume of \$50,000, this in respect of retail businesses of various classifications.

Class of Stores	Community population needed to give an annual sales volume of \$50,000
Department	1,425
Grocery	1,610
Furniture	1,050
Meat	5,250
Drug	3,650
Men's Clothing	4,800
Women's Apparel	5,690

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Stop buying blades and get yourself a new Wilkinson Razor with the money you save. You get two hollow ground blades with self-stropping and self-honing action to keep them fit for many months of smooth, clean shaves. The new home is flexible, non-breakable. Just a simple, quiet, efficient action that keeps your blades perfect.

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**The NEW  
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**\$3.00 up**

The 7-day Set—What a knock-out gift for Christmas! This Chrome-nickelled De Luxe Wilkinson Set has seven blades—one for each day—consuming long-life, marvelous shaving satisfaction, and low cost.

## RADIO DIARY

BY CLARISSA DUFF

**M**ONDAY: Have long since given up trying to understand reasons for anything connected with broadcasting. When faced by indisputable fact that a truly appalling amount of orchestral music is provided on Sunday for radio audience, do not even speculate as to why, with seven evenings in the week to choose from, the concert presented by Victor Kolar's Orchestra with a famous guest artist and a chorus, should be followed immediately (on another network) by Erno Rapee's Orchestra, with another famous guest artist.

It is to those who enter endurance contests wish to vary the useful marathon or bicycle race with something less physically exhausting, suggest they might turn on radio sets at half past twelve on Sunday, listen attentively to Radio Music Hall Orchestra, continue with Magic Key program, then tune in to what is generally termed "The Symphony", finally ending up after midnight with one of the many dance bands then on the air. If so desired the performance may be prolonged indefinitely by intensive pursuit of orchestras to the Pacific Coast and to Europe.

**T**UESDAY: After excessive dose of culture administered on Sunday over American networks, it is left to Canadian Radio Commission to provide Monday's outstanding program of serious music. Alexander Chulhain's "Melodic Strings." On several afternoons during the week the N.B.C. Music Guild brings to those fortunate enough to be able to hear them, broadcasts of chamber music. Two programs welcomed by Canadian music lovers are international exchange features sent to the Commission by the Mutual Broadcasting Company. These are "Master Musicians" and "Sinfonietta," both directed by Alfred Wallenstein. The Radio Commission presents from its Montreal studio a half-hour which should also be on the list of those anxious to increase their knowledge of chamber music. As appreciation of this quiet and unspectacular form of musical composition comes only through familiarity with it, listeners should take advantage of all opportunities to hear such programs as those mentioned. Folks who look upon radio as a medium of entertainment only will not be interested in any of these broadcasts.

Those who prefer lighter type of music will find several features of this kind on Monday evening. Among them is "Sync Symphonies" with orchestra under direction of Edmond Trudel and a guest artist usually a vocalist. While presenting lighter classics, operetta and also current popular tunes Mr. Trudel avoids such inconveniences as Beethoven followed immediately by Irving Berlin. A talk by the president of the company sponsoring the broadcast is an interesting feature of the Montreal program.

**T**HURSDAY: Am not one of the gifted individuals who can play bridge and at the same time listen to what is on the radio. This fact has been again brought to my attention by a regrettable experience during bridge game. Instead of bringing game and rubber to triumphant conclusion went down two tricks owing to ill-advised attempt at hearing song by Lily Pons. Have resolved to let friends decide whether we shall play bridge or listen to radio but refuse to try to do both simultaneously. Also remember occasion upon which host thought it his duty to acquire information regarding hockey game. In enthusiasm caused by knowledge that Maple Leafs were leading in last period he made optimistic bid of little slam, the play adding eleven hundred points to score of opponents. Enjoy hockey broadcasts when not complicated by bridge and consider Foster Hewitt unequalled as sports announcer. Pleased to know that homesteaders on prairie, missionaries within Arctic Circle, men in lumber camps and others in isolated districts can hear descriptions of games. While thoroughly enjoying last season, cheery strains of Luigi Romanelli's orchestra and Ernest Lubitsch's organ interludes, think it an excellent idea to provide different style of program this year for entertainment of radio audience between periods. It is interesting to note that in common w/ new system adopted in outstanding American productions the advertising on this broadcast is being written with a new and lighter touch. Am pleased to find that sponsors are taking into consideration care with which dial may be twisted to another wave length and are presenting sales talk in more attractive guise than in previous years.



WERNER HAAG, official representative of the German State Railways, who has recently opened an Information Bureau for the German State Railways in Canada, at Toronto. Mr. Haag comes to Canada after many years' association with the German State Railways Offices in Berlin, London and Paris, and he is also the official representative of the organizing committee for the Xth Olympic Games in 1936, in Berlin.



**"WELL, YOU KNOW...  
There is nothing finer  
than a Stromberg-Carlson"**

**T**HERE IS always a thrill in your friends' delighted surprise when they first hear your new Stromberg-Carlson. Its faultless reproduction, its ease of tuning, its beauty, furnish a new and enjoyable experience in radio.

Let your dealer show you the great variety of Stromberg-Carlson models to choose from. Ask him to let you hear one of the four High Fidelity models (including several at popular prices), the marvellous tone of the compact table sets—or the "Clover-leaf" console with either glass or metal tubes.

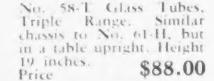
Stromberg-Carlson Radios are priced from \$88 to \$328 (East of Port Arthur). To help you select exactly the radio you want, there is an illustrated booklet "How to Choose a Radio". It may be had, without charge, from Stromberg-Carlson authorized dealers listed in your classified telephone directory, or direct from the Company by mailing the attached coupon.



No. 63 High fidelity (Shown above). Metal tubes. Triple range. Height 39 1/8 inches. Price \$185



No. 61-H Metal Tubes. Triple range. Shelf or horizontal table model of unusual beauty. Height 11 inches. Price \$91.00



No. 58-T Glass Tubes. Triple Range. Similar chassis to No. 61-H, but in a table upright. Height 19 inches. Price \$88.00

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*I'm putting on my Top Hat*

Brushin' off my tails  
and steppin' out this evening  
in a pair of  
**SCOTT-MCHALE'S**

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**SCOTT-MCHALE**  
LIMITED  
Sold by Canada's 600 Leading Shoe Stores

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The "INCOMETER" will tell you—Send for it NOW!

A device which quickly tells what income your present insurance will bring, or how much added protection you need to meet your family's income requirements. Mail this advertisement with your name and address for a free copy.

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**FIRST POLICY ISSUED 1889**

**FROM NEW YORK - DEC. 27**

**Empress of Britain**  
**New Year's Cruise**

**TO JAMAICA AND HAVANA**  
**9 DAYS • \$132.50 up**

Come on down to Summer in the Caribbean for your New Year's holiday. Novel! Exciting! Fun! New Year's Eve aboard the luxurious *Empress of Britain* in Kingston harbor, Jamaica. A long weekend of sea air and sunshine before the party . . . then a stop-over at Havana en route home.

Leave New York, Friday, December 27, at midnight . . . return Monday, January 6, at 8 a.m. A 9-day cruise, but only five days away from business.

Have you been on the *Empress* before? Then you know how comfortable the ship apartments are, the grandeur of the Mayfair and Cathay Lounges, the chic of the Knicker-

bocker bar. And always something doing! Sports all day . . . a full-size doubles court for tennis, two pools, a squash court . . . and talkies twice a day. Parties every night! Two lively orchestras. Floor entertainment. Deck dances in the moonlight.

**5 WEST INDIES CRUISES . . . Reserve now for the *Empress of Australia* West Indies Cruises from New York. Three 18-day cruises over the whole Caribbean, \$192.50 up, Jan. 23, Feb. 29, March 21. 16-day cruise, Feb. 12, \$175 up. 10-day Easter Cruise, Jamaica, Cuba, \$112.50 up.**

**Canadian Pacific**

Make your reservations now through your own travel agent or  
J. C. PATTISON, Steamship General Agent, Canadian Pacific Building, Toronto.



Always look for this or one of the other Carr labels.

"Celestia" is a name associated with better overcoats for the well-dressed man. There is but one Celestia—Carr's—always indicated by the label in the garment tailored from it. Style counts for much but the men whom you class as smart know that it's the fabric that makes a coat retain its appearance, insures warmth and long wear. These men look for the Carr label before they buy, whether their choice be Carr's "Elysian" or Carr's "Celestia".

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interesting things to do, and kindly, relaxing care, with freedom from all worry—dote, electrotherapy, hydrotherapy, beautiful well-appointed buildings and grounds—these super-qualified medical superintendents are offered by Homewood in restoring patients suffering from nervous and mental strain to normal health. Rates moderate.

Address Harvey Clare, M.D.  
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## Around the Town

BY KITTY GILROY

### "WHAT BEAUTIFUL WOMEN!"

Thus exclaimed a visitor at the Horse Show. "How do they keep so lovely?" Ask Martha Rountree, 6 College St. Many of the loveliest ladies at the Show go regularly to Miss Rountree for facial and hair treatment, and you see what she does for them. Miss Rountree is a graduate of the famous old house of Doretwend, the highest recommendation a beauty specialist could have. Tel. KI 9592 for appointment.

### FINE FEATHERS

Sartorially speaking, poultry can be very chic (no pun intended). And, contrary to modern custom, the male is more smartly turned out than the female of the species who is very sober and demure looking. There was one Plymouth Rock at the Winter Fair whose ensemble was comparable with any feminine costume in the box... a black and white check... effect soft grey... topped with a blood-red comb, and, did he know he was smart? Well! Truly, fine feathers make fine fowl. For a study in color combinations and effects, give me the poultry at the Winter Fair.

### JOLLY CHRISTMAS DINNERS

The Royal York Hotel, Toronto, is going to be just the jolliest and most hospital place in town on Christmas Day. Whole families will have their Christmas dinners there... the kiddies (half price) the grown-ups with their usual Christmas guests. It'll be like Christmas in the Old Country with a grand procession of beef-eaters bearing the traditional Boar's head on a silver platter, chets, etc. There'll be roast turkey, first prize Royal Winter Fair beer that'll melt in your mouth, plum pudding and all the trifles. Some are taking private rooms; others prefer the gaiety of the Main Dining Room. In either case there'll be festive decorations, bright lights, gay balloons, crackers and lots of fun with dancing in the Banquet Hall after dinner with Billy Bissett and his Royal Yorkers assisted by Wes Adams and Lisa. It's Mummy's day off and Dad's treat, and all he has to do is to telephone the Maitre d'Hotel, Wa. 2511 and tell him what he would like. Oh, it'll be a Merry Christmas if you dine at the Royal York.

## WORLD OF ART

BY G. CAMPBELL MCINNES

AT THE 46th Annual Exhibition of the Royal Canadian Academy, in the Galleries of the Art Association of Montreal, there is, among much that is bad and a great deal more that is dull, quite a number of works of outstanding merit. It is not generally to be expected that a showing by any official body should be distinguished for either interest or originality; but when due allowance has been made for this, it must be admitted that there is a sprinkling of paintings which could attract attention elsewhere than in the academic fold.

This in itself is noteworthy, for it marks a recognition of the fact that for academic painters to flirt personally with radicalism in an effort to create interest, is to court disaster. If the admission to an Academy show of work by young and progressive artists is a sign that the Academy is broadening its base, and identifying itself with art in Canada, then we may all throw up our hats. But one may be forgiven for wondering whether this is really the case, when one notices that many of those very artists have had accepted work that is not their best work that approximates to the art of the schoolmen. On the other hand, whatever may have been the reason for the admission of the more interesting works—whether it shows a change of heart on the part of the R.C.A., or an attack of cold feet; whether it was desired to demonstrate a dignified and amicable tolerance, or to forestall criticism from the left—the works are there, they are good and one can enjoy them, and they give the show an entirely adventurous, but none the less real significance, and make it worth visiting.

There is, of course, a number of extremely gifted men who are not represented, and a great number of less gifted men who are. But that is in the nature of things. One does not expect a complete cross section of living Canadian art from such a showing, any more than one expects a panegyric on the virtues of Communism from a retired Anglo-Indian; though, to be sure, the eccentric eclecticism of the judging committee has produced some strange bedfellows: Forbes and Brandtner, Hending and Berovitch, Barnes and Schaefer. Still, one man's meat . . .

Curiously enough, it was the water-color section that made most impression on me, and that, I think, is significant. To secure representation of a large canvas, you must have arrived. But those who are still arriving are the more interesting lot. There is James Beckwith whose "Habitante" is deeply moving; and Charles Goldhamer who, it seems to me, is a better draughtsman than a colorist, but not to be despised for that. There is Marc Fortin, with one of his clear and lively water colors, and Mrs. Gordon, whose "Old Norman Mill" is both easy and sensitive. There is W. M. Haddock's arresting, but not merely arresting, "Buildings and Shadows," and Herman Heinrich's delicately limned "Girl in a Bathing Suit." And there is Carl Schaefer, who is finding a beauty, strength and sadness in the south of his native province, as the Group of Seven found in the north; André Bieler, who is gifted with a sublime sense of the true comic, and a light, sure hand; Alexander Borenstein and Sam Berenstein, who draw and feel fiercely, and Louis Mullstock, whose charcoal studies have depth and understanding. And finally there is F. Brandtner, who feels even more strongly than Mr. Borenstein, but has (I should imagine over a long period and with much effort) succeeded in fitting his deep and violent emotions into his sense of form and design, and this makes his work extremely impressive. In his "The Tempest Stilled" (characteristically, design for a stained glass window) one sees, as in all great art, the feeling completely coincident with the form, and the result is a passionate strength that is almost overpowering. Mr. Brandtner is a man to be reckoned with.

Among the oils, the work of Lismer, Carmichael and Holgate is distinguished; there is an extraordinary tour de force bird's-eye view of a western village by A. C. Leighton, and Mrs. Newton's portrait of Vincent Massey is deserving of praise—here is an "official" portrait made interesting and alive.

I find it hard to appraise the sculpture, as most of it was in plaster, but I think that with Florence Wyle's torso, this doesn't matter. Elizabeth Wood's "Reef and Rainbow" is extremely rhythmic and gave me great pleasure.

A FEW blocks away, A. Y. Jackson was holding a retrospective One Man Show at Scott's Galleries. To any one who, like myself, had the misfortune not to be acquainted with Mr. Jackson's development, this show, though consisting of but 40 canvases, must have been a pure joy. I think that in sheer mastery of and feeling for paint, Mr. Jackson is perhaps our foremost landscapist. To see him develop from an early and strikingly Thomsonian wood scene, up to his "Stream" and "La Maison Abandonnée" was most revealing. His snow scenes are amazing; in one of them, pleasing and exciting, I discerned, on close inspection, almost every color but white.

A SHOWING by a distinguished group of Academicians at the National Gallery at Ottawa, was honored on its opening night by the presence of the Governor-General. I noticed a colorful West Indian scene by Franklin Brownell, and a skilled piece of portraiture by Sir Wyly Grier.

I HAVE made the acquaintance recently of one of the most sincere, forceful and genuinely artistic personalities. It has been my pleasure to meet. She is Miss Emily Carr, of Victoria, B.C., who is having a showing at the Women's Art Association at 23 Prince Arthur Avenue. She calls her pictures "Impressions of British Columbia"; she does herself less than justice. Impressions they may be, but

so striking, so vivid, so full of the real *poeticus*, that they are unforgettable.

She paints quickly and with a fierce- ness and passion that are completely convincing. Her technique is astonishing. Viewed closely, the sheer audacity of her rapid brush strokes compel admiration, while each picture, regarded as a whole, has in it the concentrated essence of the impact of a deeply sensitive and fervent nature on a scene for which she feels with an intensity, that only prolonged study and profound conviction can bring.

Painting to her is almost a religious experience, but there is no suggestion of a sentimental mysticism. Rather there is, in her work, despite its strength and dynamic movement, a joyous quality reminiscent of the early work of Vlaminck. But Vlaminck has since become what the cruel French call a *faisceur*; Miss Carr is a great artist and will never do that. I should not like to think that anyone would miss this exhibition. They will meet an artist who is, in her own way, as possessed with the creative urge as that powerful and tragic figure of the last century whose name was Vincent Van Gogh.

• • •

### Conditions in Austria

(Continued from Page 20)

while he is drinking his beer, the relation of his work to what is being done east of Vienna or down by Klagenfurt, and to the whole effort against unemployment. Whoever got out that magazine had imagination.

AN ELEMENT of instability and uncertainty, and a curious illustration of the possible repercussions of the Abyssinian affair, is provided by the Heimwehr. This, it will be remembered, is the organization for home defence of Starhemberg and Fey—partly military, partly political, partly police and (in the Socialist view) partly gangster rather, though very roughly, similar to the party forces of the Nazis and Fascists. Still, one man's meat . . .

Curiously enough, it was the water-color section that made most impression on me, and that, I think, is significant. To secure representation of a large canvas, you must have arrived. But those who are still arriving are the more interesting lot. There is James Beckwith whose "Habitante" is deeply moving; and Charles Goldhamer who, it seems to me, is a better draughtsman than a colorist, but not to be despised for that. There is Marc Fortin, with one of his clear and lively water colors, and Mrs. Gordon, whose "Old Norman Mill" is both easy and sensitive. There is W. M. Haddock's arresting, but not merely arresting, "Buildings and Shadows," and Herman Heinrich's delicately limned "Girl in a Bathing Suit." And there is Carl Schaefer, who is finding a beauty, strength and sadness in the south of his native province, as the Group of Seven found in the north; André Bieler, who is gifted with a sublime sense of the true comic, and a light, sure hand; Alexander Borenstein and Sam Berenstein, who draw and feel fiercely, and Louis Mullstock, whose charcoal studies have depth and understanding. And finally there is F. Brandtner, who feels even more strongly than Mr. Borenstein, but has (I should imagine over a long period and with much effort) succeeded in fitting his deep and violent emotions into his sense of form and design, and this makes his work extremely impressive. In his "The Tempest Stilled" (characteristically, design for a stained glass window) one sees, as in all great art, the feeling completely coincident with the form, and the result is a passionate strength that is almost overpowering. Mr. Brandtner is a man to be reckoned with.

Among the oils, the work of Lismer, Carmichael and Holgate is distinguished; there is an extraordinary tour de force bird's-eye view of a western village by A. C. Leighton, and Mrs. Newton's portrait of Vincent Massey is deserving of praise—here is an "official" portrait made interesting and alive.

I find it hard to appraise the sculpture, as most of it was in plaster, but I think that with Florence Wyle's torso, this doesn't matter. Elizabeth Wood's "Reef and Rainbow" is extremely rhythmic and gave me great pleasure.

A FEW blocks away, A. Y. Jackson was holding a retrospective One Man Show at Scott's Galleries. To any one who, like myself, had the misfortune not to be acquainted with Mr. Jackson's development, this show, though consisting of but 40 canvases, must have been a pure joy. I think that in sheer mastery of and feeling for paint, Mr. Jackson is perhaps our foremost landscapist. To see him develop from an early and strikingly Thomsonian wood scene, up to his "Stream" and "La Maison Abandonnée" was most revealing. His snow scenes are amazing; in one of them, pleasing and exciting, I discerned, on close inspection, almost every color but white.

A SHOWING by a distinguished group of Academicians at the National Gallery at Ottawa, was honored on its opening night by the presence of the Governor-General. I noticed a colorful West Indian scene by Franklin Brownell, and a skilled piece of portraiture by Sir Wyly Grier.

I HAVE made the acquaintance recently of one of the most sincere, forceful and genuinely artistic personalities. It has been my pleasure to meet. She is Miss Emily Carr, of Victoria, B.C., who is having a showing at the Women's Art Association at 23 Prince Arthur Avenue. She calls her pictures "Impressions of British Columbia"; she does herself less than justice. Impressions they may be, but

racism, socialism and Jews, they were a millstone round Dollfuss' neck; and it was they who precipitated the "February massacre." They are believed, probably with truth, to be heavily subsidized by Italy.

What exactly is their present position and influence I could not determine. The Socialists, at any rate, think that they still dominate the Government's domestic policy and are the organ of influence of the Church and of Mussolini, making Austria in a double sense a "Rom-Provinz." Some of the Socialists talk about this was obviously wild. But upon such a point passionately held, beliefs and suspicions may be more important than facts; and this belief in the sinister power of the Heimwehr is certainly an obstacle to any reconciliation and co-operation between the Government and the Socialists.

Now the Socialists hope and believe that, if Mussolini gets involved much deeper in Abyssinia, his subsidies to the Heimwehr will have to stop. Then, since neither Starhemberg nor the Government could pay or arm them in anything like their present numbers, both their strength and their loyalty to the Government will greatly diminish. And then, think the Socialists, we may get a chance again.

It is an interesting calculation. How far it is a practical one I do not pretend to judge. But it seems to me to overlook alternative possibilities which might be no less disagreeable to the Government but would be much more so to the Socialists. The Heimwehr, if they found themselves on the street, might go Nazi. They have flirted with the Nazis before now—the Alberti incident will be recalled and their views, though no doubt modified by the July rising, have a strong Nazi flavor. There is the further possibility that they might attempt a nakedly Heimwehr dictatorship. In any case, they are hardly likely to submit tamely to a Socialist revival.

Until it can manage some sort of reconciliation with the Socialists, the Government will sit on its anxious seat, and co-operation, if it could be had on reasonable terms, would seem to be the Socialists' soundest insurance against worse things. But if she is given a fair chance economically, and if the real wishes of the Austrians have anything to do with it, I do not believe that we shall see Austria go Nazi.



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that rust accumulates in the pipes, gradually throttles the flow of water to a miserable trickle that "takes forever" to fill the tub;

that rust leaks sometimes spot walls, loosen plaster, flood the cellar.

These things can and do happen every day, and perhaps the worst of it is that the expense of just one fair-sized repair job amounts to more than the extra cost of durable, *rust-free* pipe in the beginning.

The average six room home with double wash tub, water heater, basement lavatory, kitchen sink and one bathroom and shower requires 144 feet of  $3/4$ " pipe, 59 feet of  $1\frac{1}{2}$ " pipe and 86 pounds of fittings.

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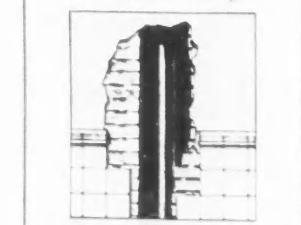
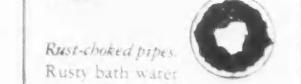
stallation is about \$85.00. (This amount does not include labour, which is the same regardless of the kind of pipe used.)

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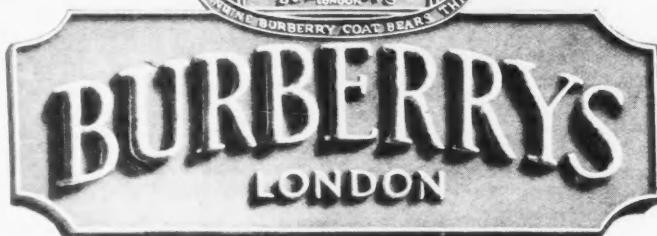
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Low first class round trip rail fares from Dec. 1st  
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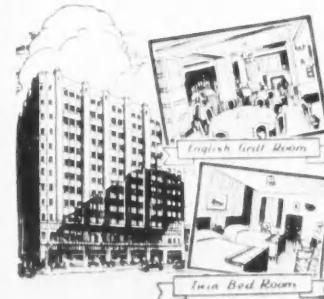
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ANNE BROWN AND WARREN COLEMAN as Porgy and Bess in the operatic version of "Porgy", a Guild production.

## BROADWAY THEATRE

BY JOHN E. WEBBER

ONE of the great love stories of history has been beautifully and sympathetically unfolded in Elsie Schaufler's "Parnell," a moving chronicle of those passionate times. Bitten by its love episode (the "Scandal" of non-conformist circles in the youth of some of us) into a romantic rapture, before which Broadway is kneeling as devoutly as it did to "The Barretts of Wimpole Street."

The play takes up the story with the first meeting of the great Home Ruler and Mrs. Katie O'Shea. He is at the height of his career. She is living at Eltham, a country house outside London, provided for her by the rich and savory "Aunt Ben," seeing her absent husband Captain O'Shea, only when he needs money for his political expenses of advancement. Newly returned from Galway, he is in need of advancement now and implores his wife to act the hostess and invite the Irish leader to the dinner he proposes. Parnell declines, as he does all invitations and, piqued, she goes to see him. It is love at first sight. She will not get a divorce and go to him. But he may come to her and for several years he, with his secretary, establishes himself in her house, finding there restored health and joyous companionship in work and love.

The political and romantic are skillfully blended in the play, the action moving smoothly back and forth between Eltham, the famous "Committee Room 17" and Gladstone's study at 10 Downing St. Home Rule is imminent, Gladstone has given his word, and the Irish people "through unparalleled difficulties brought to the threshold of emancipation," when O'Shea, unable to get further political favors, decides on a divorce. Over the protesting Mrs. O'Shea, who has already instructed counsel to plead conciliation and enter a counter suit, charging adulterous relations with her own sister, Parnell refuses to defend the divorce action. Freedom to marry her means more than a court victory and he believes his party will stick. Follow swiftly events which are now history. Gladstone's ultimatum that he cannot deal with an "adulterer" Parnell's offer to resign if the Home Rule promise is kept, the failure to get that promise, the desertion of his followers, in a scene that brought the audience to its feet, and then his death at Eltham a few hours instead of at Brighton several months later in the arms of his beloved. — I killed him," she moans. "No," adds Davitt, "we all did."

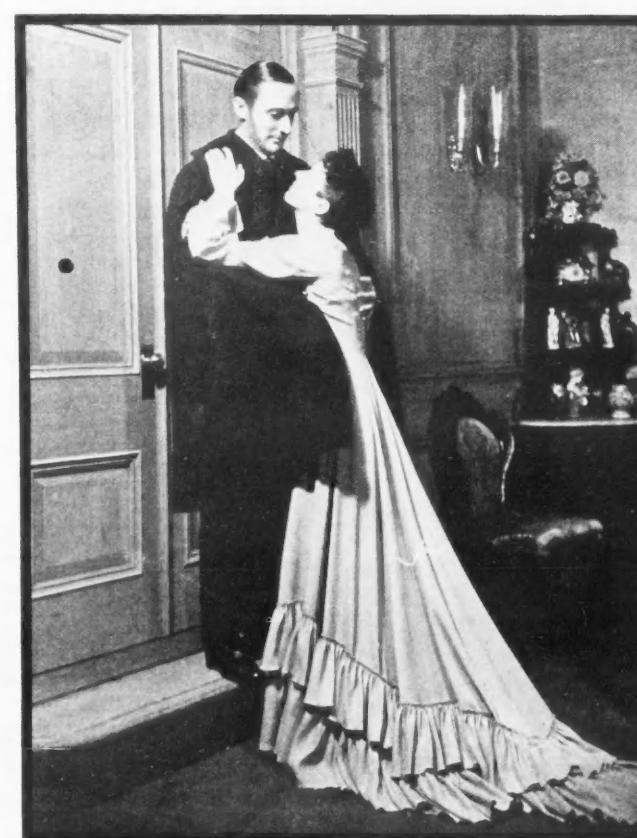
The author has lovingly cleared the decks for the role of hero for the great Home Ruler and stripped the romance of all but its beauty or both. There are none of the little love deceptions that had to be practised, no hint of hasty fire-escape exits in scanty apparel, which made such savory news at the time. The Grand Old Man is a pious humbug (exposed in a memorable scene with Mrs. O'Shea and her aunt, Mrs. Benjamin Wood) who never seriously espoused the cause of Home Rule and grasped at the opportunity to abandon it. Captain O'Shea is a black-mailing swine who sold out to the highest bidder, Tim Healy a *Judas* and Michael Davitt, beloved of his disciples, a deserter.

But history has seldom been transgressed and, if new eyes have been turned on its pages, that is time's privilege and the author's. Times have changed and there can be no quarrel with a change that has turned this sad page into the most moving and beautiful drama of the season.

The casting and stage direction given it by Guthrie McClintic, are spotless. George Curzon, newly come from London, is a meticulous Parnell; Margaret Rawlings, likewise from London, a vividly beautiful Kate O'Shea; Ellie Shannon the "Aunt Ben" (for whom George Meredith was once a paid reader) a sharp-tongued gentlewoman, whose sparing scenes are the delight of the play, while John Emery's red-haired dandy, Captain O'Shea, might have stepped out of a portrait gallery.

### "PRIDE AND PREJUDICE"

JANE AUSTIN'S caustic record of her contemporary world, contained in her more than century-old, "Pride and Prejudice," has apparently lost none of its savor with the passing years, its malicious humor none of its bite for modern audiences. For in the enchanting stage version which Helen Jerome has made, Broadway, not unduly addicted to literary remains, has found it a live coal of entertainment. The spirited performance being given it has, of course, much to do with this happy result. For it has been entrusted to a company of actors and actresses who seem thoroughly at home in the Austin period and its literary atmosphere, and appreciate to the finest shade the satirical cutting and lively wit of the famous author.



ON BROADWAY. George Curzon and Margaret Rawlings as they appear in "Parnell", described as "the most beautiful and moving drama of the season".

## Time for Bed



### SLEEP REQUIRED BY THE AVERAGE CHILD

One of the most valuable things you can do for your child is to insist that he gets enough sleep. Make sure that he receives his full amount of Nature's great builder and restorer—sleep.

Age	Hours of sleep needed
At birth	20 to 22 hours*
At 6 months	16 to 18 hours*
At 1 year	14 to 16 hours*
2 to 5 years	13 to 15 hours*
6 to 7 "	12 hours
8 to 10 "	11 hours
11 to 12 "	10 to 11 hours
13 to 15 "	10 to 12 hours

(\*Including daytime sleep)

CHILDREN must have the proper amount of sleep in order to grow, to fight off disease, to become alert mentally and strong physically. Foremost child experts prescribe the definite amounts of sleep which children should have at various ages (shown in the chart). A child should be in the right frame of mind when he goes to bed. If he has been unduly excited, it is difficult for him to relax.

Adults, too, should have the proper amount of sleep. Each day they burn up tissue which rest helps to restore at night. During hours of physical and mental activity the body accumulates fatigue poisons which are thrown off in sleep.

Pain, worry, bad digestion are sleep-thieves. Prolonged loss of sleep makes one irritable and below par, mentally and physically.

The tendency to insomnia may often be successfully combated in various ways—sometimes by taking a walk before going to bed—reading a non-exciting book—drinking a cup of hot milk, but above all, by learning to relax. Let go of every muscle, ease every tension, drop your problems until tomorrow and let yourself sink into the bed instead of holding yourself rigidly on top of it. Even though you do not actually go to sleep, such repose will bring a good measure of health repair. But when loss of sleep is persistent, a physician should be consulted.

Sleep sweeps away the mental cobwebs from tired brains, recharges wearied muscles, rebuilds worn tissue and gives the heart its nearest approach to rest. Send for a copy of our free booklet entitled "Sleep." Address Booklet Department 12 T 35.

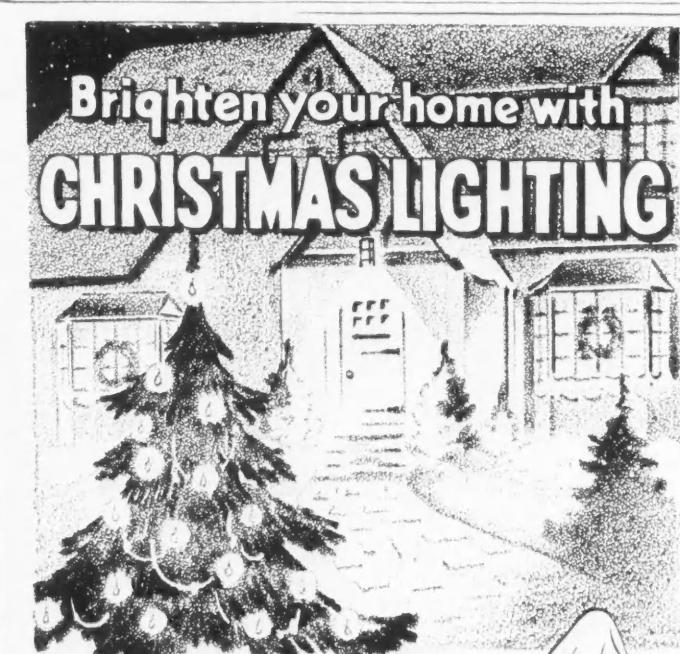
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# SECTION IV

# SATURDAY NIGHT

BUSINESS

» FINANCE

» GOLD & DROSS

» INSURANCE

» THE MARKET

*Safety for  
the Investor*

TORONTO, CANADA, DECEMBER 7, 1935

P. M. Richards,  
Financial Editor



TUGS UNDER WATERLOO BRIDGE. Progress of the demolition of this famous old bridge has made life easier for London's tugs, as if they use the gap where the arch has been removed they can pass below without lowering their funnels.

## ONTARIO CODES TRANSGRESS CIVIL LIBERTIES

**Citizens Liable to Fine or Imprisonment for Offering or Accepting Certain Kinds of Work—Is Industrial Standards Act Ultra Vires of Provincial Authority?**

BY DALTON J. LITTLE

THERE are five main subject headings under which the Industrial Standards Act of Ontario may be considered. They are its objectives, provisions, application, consequences and constitutionality. A critical examination of any legislation embracing many concepts which may prove controversial in practice, must be made with an open mind. As knowledge of its purport and effect is acquired, the conclusions reached can only be helpful in so far as they constitute a constructive criticism of the measure.

We shall, in the limited space at our disposal, concern ourselves at the moment primarily with the application of this industrial labor code in the branches of industry where it is being attempted—and we use the phrase "being attempted" advisedly—and with a brief consideration of its constitutionality as a provincial statute.

Personal enquiry made by the writer regarding the effect which schedules of wages and hours of labor in the building trades, the cloak and suit industry, and in the millinery industry have elicited enough information to warrant the statement that, so far, the application of the Industrial Standards Act has not accomplished its main objectives sufficiently to commend the statute to industry or the public. When we refer to industry in this connection we consider the interests of both employers and employees, and we regard the public in its relationship to industry as the multitude of consumers who purchase what they can afford to buy of our manufactured products.

Numerous interviews recently given by builders, contractors, and other employers, as well as the evidence of the parties involved in court proceedings in connection with prosecutions instituted by the Minimum Wage Board under the Act, have all combined to confirm the writer's investigations, and if he may say so in all humility, some of his conclusions.

A DECIDED falling off in building operations has been noted in the Toronto area, in particular, since the codes have gone into effect. Instead of increasing employment the reverse has been the rule in the building trades of this city and adjacent municipalities within the Toronto zone.

It has been observed that Ontario and Quebec firms in the clothing manufacturing business are both under codes for their operators in the cloak and suit-coat branch of the industry. Manitoba has no codes and consequently these garments can now be turned out at much less cost than in Ontario and Quebec.

In the millinery trade a schedule of wages and hours covering the whole Province of Ontario was put into effect last July. The writer is informed that the only public notice in the press calling a general conference of the industry for Thursday, July 4th, was published in one Toronto newspaper. The notice appeared Saturday afternoon, June 29th.

Needless to say with Dominion Day falling on the next Monday, even if the public notice had appeared in every daily in the province that Saturday evening, many would not have noticed it, but to expect that all the millinery firms, all the proprietors of the little hat shops in the villages and towns from the Manitoba boundary to the Ottawa River, and from the Great Lakes to the mining towns of the north country, could possibly learn of the momentous meeting of their industry called by the Government to assemble at one place in the city of Toronto, simply on the advice of one press notice in a Toronto paper, was preposterous, and if not fraught with the possibility of working grave injustices to the industry at large would have been ludicrous in the extreme. It

is a basic principle of jurisprudence that the law must be promulgated, and the Act says conferences shall be held if the people concerned want them.

It is quite apparent that a conference called in this manner purporting to represent the millinery industry of all Ontario was not of the representative character intended by the Legislature. Section 9 of the Act stipulates that, in the opinion of the Minister of the Crown administering it, an agreement must be signed by a proper and sufficient representation of employees and employers in any industry before a schedule of wages and hours of labor becomes effective.

Indeed the Hon. A. W. Roebuck, K.C., speaking as Minister of Labor on this very point prior to enactment of the Industrial Standards Act, expressed the opinion that the employers and employees concerned might meet in conferences convened in different parts of the province to consider an agreement to be put into effect with the entire province as the zone. He also emphasized the desirability of having

an overwhelming majority within the industry agree as to the terms of their schedule or schedules to be put into effect under the Act.

The schedule for the millinery industry was finally drawn up at a conference mostly attended by trade union employees and their employers of Toronto and vicinity. It provided, among other things, that a week's work would consist of 40 hours of 8 hours per day for each of the first five working days of the week.

This meant that in every one of some three thousand millinery shops throughout the province, no woman customer could have an alteration made to a hat on Saturday without she and the milliner both becoming criminals in the eyes of the law. One can just picture my lady from the farm coming into the village on a Saturday afternoon, buying a hat and requesting some slight alterations—for after all what woman buys a covering and adornment for her head without first having the bow, the buckle or

(Continued on Page 45)



ANOTHER article on the Industrial Standards Act appears this week. We hope everyone reads it, for this is a very serious matter and promises to become more serious still. Every decent citizen would like to see an effective curb placed on "chiselling" employers, but this Act isn't doing that, as it's not being properly enforced. As it is, it's hurting the ethical employers who observe its provisions and giving a further advantage in costs and prices to the chisellers.

AND even 100 per cent enforcement wouldn't provide the answer, as the increased costs under the Act make prices too high for many consumers. That is evidenced by the cancellation of many home-building projects due to the Act. When this Act was drafted, the "forgotten man" was the consumer. No one bothered to find out if the consumer could pay the higher prices involved. Short-sighted workers insisted on too-high wage minimums, with the natural result that employment and wage incomes, in the aggregate, have been reduced.

A PARTICULARLY harmful effect of the Act is the widening of the spread between prices of farm products and manufactured goods. This hasn't had any noticeable results yet, but they are likely to become more than noticeable when Canadian farm buying power rises as a result of the U.S. tariff decreases and Ontario prices of manufactured goods are found to be out of line with those prevailing elsewhere. Will the western farmer be willing to pay a premium for Ontario-made goods?

THE big retail stores are expecting a particularly good Christmas trade this year. People are now spending more freely, an evidence of which is increasing sales of goods in the luxury category. In the United States retail trade has lately expanded considerably, with gains up to 25 per cent over a year ago being reported. General business activity is also increasing slowly in both Canada and the U.S., with the general index touching a new four-year high in the latter country. The economic index of the Dominion Bureau of Statistics, on the other hand, is still several points below its 1935 high, in spite of slow but steady recovery since the September decline.

IN REGARD to the outlook for the stock market, Standard Statistics thinks that "No sufficiently well defined conclusions have yet been reached to establish either a definitely downward trend or a resumption of the upward trend." It then proceeds to emphasize the advisability of maintaining confidence in the longer-term outlook, regardless of immediate irregularities. It says that investors have so far found it profitable to hold basically sound stocks and that this policy should continue to be profitable until closer to the end of the rising cycle, which it believes is still far distant. With which we quite agree, though it would be still more profitable to sell one's basically sound stocks before a market break, if one knew one was coming, and buy them back again after it.

IN TRYING to appraise the prospects for business, the U.S. presidential election next November should not be overlooked. To assure re-election, Mr. Roosevelt will strive to please as many people as possible. This suggests that there will be little dragging of business in the intervening period, that governmental spending will continue on a big scale, and that the Government will do whatever it can to prevent commodity prices rising too high.

## WHY WE HAVE A CENTRAL BANK

BY A. F. W. PLUMPTRE

*Lecturer in Money, Credit and Prices, The University of Toronto.*

JUST a day or two ago a friend of mine, a banker, said to me, "You know, this new central bank is starting its operations and does not seem to be fitting in our way nearly as much as some of us bankers expected."

This, of course, brought the prompt reply: "Yes; it is starting its career in just the quiet, efficient, non-interfering way that some of the rest of us expected."

And yet, in spite of the fact that it is in existence and operation, and in spite of the fact that it was the subject of a good deal of controversy in the recent federal election campaign, nevertheless there are a great many Canadians who as yet have only a very hazy notion of why we have a central bank and what may be expected of it. After all, it may be said, we seemed to have a pretty efficient banking system before its establishment, and we certainly got along without it pretty well for a hundred years of Canadian finance, so why should we now set up a central bank? Can we really expect any benefit from it in the future?

I think that we may benefit from it in large

measure—although, of course, that sort of thing can never be proved for we can never be sure about what would have happened if the bank had not been established. I think, and in what follows I shall try to show, that the Canadian financial system has changed during the last hundred years in ways that have made a central bank a necessary addition to our machinery just as the conditions have so changed in almost every other country that it has been considered desirable within the last few decades either to establish a new central bank or else so to modify the structures and policies of an existing commercial bank that it became in fact a central bank.

WHAT have been these important changes which have produced a recognition of the need for some central financial institution in practically every country? We may find the clue in the preamble of the act of parliament which established our own Bank of Canada. That preamble so admirably sums up the duties of a central bank that it has already been copied almost verbatim by a foreign government.

(Continued on Page 43)

## BUSINESS AND MARKET FORECAST

BY HARUSPEX

DOW JONES AVERAGES—NEW YORK STOCK MARKET

Industrials      Rails

July 8 32      41.22      July 8 32      13.23

Sept. 7 32      79.93      Sept. 3 32      39.27

Feb. 27 33      50.16      Feb. 25 33      23.43

Feb. 5 34      110.73      July 5 33      56.53

Oct. 21 33      83.64      Mar. 12 35      27.51

THE PRIMARY TREND OF STOCK PRICES HAS BEEN UPWARD SINCE JULY 1932.

Last week this forecaster "straddled the fence" so far as the immediate future of the stock market was concerned. Our readers were entertained (we hope) with the recital of a few important market factors pro and con (50% pro and 50% con, we thought). We added a chart of the averages from 1933 to date, and left our readers to figure out the next move for themselves.

A week has elapsed and the Rails are just about where they were on November 25th. The Industrials are down 7.72 points from their high of November 19th, and the volume has significantly dropped off. Now, then, if the Industrials and Rails from this point—maybe somewhat lower—start upward again but do not decisively penetrate INDUSTRIALS 148.44, RAILS 39.38, we may then be at the beginning of an intermediate "sell-off," to about INDUSTRIALS 125. Should, however, both averages rally vigorously through the foregoing figures, the market would again be headed for higher prices.

DECEMBER 2 35 CLOSING PRICES

INDUSTRIALS 140.72

RAILS 39.10

No. 100

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THE CANADIAN ILLUSTRATED WEEKLY

BERNARD K. SANDWELL, Editor  
Mark S. Headlam, Advertising Manager

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# GOLD & DROSS

## MOORE CORP. COMMON

Editor, Gold & Dross:

A friend of mine has suggested to me that a good stock to pick up right now would be the common of Moore Corporation. He says that this is one company which will be bound to benefit directly and immediately from general business improvements. If this is so, it seems to me that there is quite a possibility of this stock going up. What is the dividend situation and outlook? Any general information you can give me about the company's position and earnings will be gratefully received by a regular reader of Gold & Dross.

R. L. T., Calgary, Alta.

Your friend is correct, and in view of the indications that general business activity will show further gains over the next several years, I believe that Moore Corporation common offers interesting possibilities around present prices of 28. At the present time the stock has not yet been placed on a regular dividend basis and it is impossible, therefore, to calculate a yield, but I believe that regular dividend distribution is close ahead. The company paid a dividend on the common of 50¢ per share on December 1st, 1934, (the first distribution since 1932) and another of the same amount on July 1st, 1935. Full dividends were paid on both classes of the preferred stock throughout the depression period.

The company, which operates fourteen factories, eleven in the United States and three in Canada, produces commercial forms, sales books, and a wide variety of similar products. You can see, therefore, that in the nature of the company's business its earnings reflect closely the ups and downs in general conditions. Net income declined year by year from \$1,061,527 in 1929 to \$298,097 in 1932, then rose to \$422,667 in 1933 and again to \$663,301 in 1934. While interim figures have not been issued, it is believed that earnings have shown further substantial improvement in 1935. The company ended its last fiscal year, (December 31st, 1934) in a strong financial position. Net working capital was \$2,791,225, up from \$2,713,579. Current assets of \$3,435,553 included cash and government bonds at \$1,001,727 against total current liabilities of \$644,328. Profit and loss surplus stood at \$606,130. During 1934 funded debt of subsidiaries was reduced from \$592,500 to \$178,500, and this balance was completely eliminated on October 1st of this year. The company has no funded debt and ahead of the 276,241 shares of no par value common stock outstanding are \$3,287,900 of 7 per cent cumulative convertible Class "A" preferred stock of \$100 par value and \$1,677,700 of 7 per cent cumulative convertible Class "B" preferred stock of \$100 par value.

## LITTLE LONG LAC

Editor, Gold & Dross:

I am the holder of shares of Little Long Lac Gold Mines Limited. I bought on the recommendation of a friend and know nothing about the company. Will you please tell me where the property is located, what kind of management it has, its prospects for future earnings and whether the stock is a good buy at current prices?

B. L. C., Santa Fe, N. Mex.

Little Long Lac Gold Mines is in the Little Long Lac area about 75 miles east of Lake Nipigon and about 100 miles north of the north shore of Lake Superior. It was staked about three and a half years ago and since that time has made great progress and has developed into a producing mine equipped with a 150-ton mill which started production about a year ago. An initial dividend of 10 cents per share was then declared payable January 20th. No official earnings statement has been presented but the outlook for earnings appears decidedly bright. But whether the stock is worth the present prices around \$5.70 per share is quite another question.

This will depend very largely on whether the mill is increased, and a further mill increase is dependent on ore developments, largely in the development of ore in parallel zones. Some success has been met with in this direction and there seems to be a good chance of mill expansion next year. The whole point is that the present market price is discounting future earnings. The company enjoys excellent technical direction and the directors of the company are experienced mining men.

You might do well to hold the stock you have but avoid further commitments until the earnings of the company and its big mine-making possibilities are better understood.

## NATIONAL GROCERS COMMON

Editor, Gold & Dross:

I have some of the common stock of the National Grocers Company, Ltd., which I have held for some time and I am wondering if I am wise to hang on to it. I have been told that the company has been doing much better in recent years and if this is so it seems to me that maybe the price for the common stock will go up. I believe the preferred is quite a bit behind in its dividend payments and I would appreciate it if you would explain this to me. Any general information you could give me about the company's general position, recent earnings and the outlook would be gratefully received. I have to thank you for your sound advice on many previous occasions.

S. D. R., Toronto, Ont.

If you can afford to do without income for an indeterminate period, I would suggest that you retain your common stock of National Grocers Company Limited, as I think in all probability important appreciation should be witnessed eventually.

The company has been making excellent progress in recent years. Of chief interest in the consideration of any possible distribution on its junior security is, of course, the fact that dividend arrearages on the company's 7% preferred stock amount to \$35 a share. Naturally, such an amount will take quite a bit of clearing up and while various interim payments have been made by the directors in recent years, there has been no definite announcement of policy as to how these arrearages will be met. Given a continuance of recent good earnings—and I see no reason why this should not be—the company may endeavor to pay off the arrearages in cash.

A recent forward step was the calling on November 1st of this year of the company's entire issue of first mortgage 6% bonds due November 1st, 1948. This was replaced by the issue of \$1,200,000 of 4% first mortgage serial bonds, thus materially reducing the company's interest charges. The company's balance sheet, after giving effect to this financing, showed total current assets of \$4,228,165 of which cash was \$100,600, accounts receivable \$1,909,825, and inventories \$2,109,426, against total current

liabilities of \$1,240,253. Equity per share on the preferred amounted to \$135.07.

The company's last financial report, for the nine months' period ended March 1935, (a change having been made in the ending of the fiscal year from June 30th to March 31st) showed earnings of \$11,09 per share on the preferred and 58¢ on the common, comparing with \$14.13 and 71¢ respectively for the previous 12 months' period. In 1933, earnings had been \$11.18 and 42¢, in 1932 \$9.08 and 21¢, and in 1931 \$7.94 and 9¢. You will see that the company has thus been steadily increasing its income.

The company is the dominating wholesale grocery company in Eastern Canada and consists of a merger of a number of former wholesale grocery businesses. The management is aggressive and capable, and given the continuance of improving business conditions I see no reason why its income should not continue to grow. It is impossible at the present time, of course, to say how long common shareholders may have to wait for any returns in view of the large arrearages on the preferred, but to me it seems reasonable that higher earnings by the company should eventually be reflected in quotations for the junior security.

## ALGOMA SUMMIT

Editor, Gold & Dross:

Is it possible to give me any up-to-date information on Algoma Summit and McCarthy-Webb, especially regarding size of one body, finances and management? I believe this is an old property which has been sufficiently interesting to have never been quite abandoned. Is the property good and management poor or is it all a dream?

H. J. M., Port Credit, Ont.

As you are aware, Algoma Summit Gold Mines, incorporated in May, 1934, with an authorized capitalization of 5,000,000 shares, succeeded the McCarthy-Webb Goudreau Mines. Twenty-five per cent, or 1,250,000 shares of the new company's authorized capitalization, was issued to the old McCarthy-Webb shareholders in trust and these are ultimately to be disbursed to these shareholders on the basis of one Algoma Summit share for each 2.25 shares of McCarthy-Webb held. At present these shares are in pool which is subject to termination at the discretion of the directors.

There is considerable interest manifest in the property as evidenced by the various interests that have at one time or another done work, but this work has been confined to surface exploration and diamond drilling and only now is shaft sinking under way, the shaft being presently down some 70 feet. No clearly defined ore zone is claimed by officials but an area some 1,000 feet long and up to 500 feet in width has been explored and is regarded by officials as constituting a large low grade ore body in which veins occur. These have been sampled with a small test mill and have indicated values around \$15 per ton in gold.

At the present time a 50-ton electrically operated mill is under construction and planned for completion in January. Some confusion exists owing to the fact that the mill is being constructed simultaneously with shaft sinking but officials explain that the mill is in the nature of a bulk test plant which it is hoped will finance development. No shares of Algoma Summit are being offered, in fact there are only seven shareholders in all. It is understood that ample funds are available to complete the company's mill construction program, but it is quite possible that the shares of Algoma Summit will be offered to the public at a later date.

## CANADA MALTING'S DIVIDEND

Editor, Gold & Dross:

I would be very much interested in having you discuss the dividend outlook for Canada Malting. I bought some of this stock about a month ago because I remembered that you have referred favorably to the company in the past. Possibly I should have written before buying, but the announcement of the extra dividend seems to have borne out my judgment. Do you think there is any possibility that the regular rate may be made higher? In general, it is not asking too much, I would like to hear your views on the company's general position and outlook.

J. K. W., Toronto, Ont.

Canada Malting has paid dividends at the rate of \$1.50 per share per annum regularly since March, 1928, and earnings have covered dividend requirements each year. On December 15th an extra dividend of 50¢ per share will be paid in addition to the regular quarterly dividend of 37½¢. This is the first extra disbursement made by the company. In view of the very strong financial position enjoyed by Canada Malting (net working capital was \$2,717,540 as of July 31st, 1935, up from \$2,329,115 the year previous) and the prospects for maintenance of adequate earnings, there seems to be ground for believing the directors will soon increase the regular dividend rate. The company's earnings record has been as follows: per share in 1930, \$1.24; in 1931, \$1.51; in 1932 (11 months), \$1.39; in 1933, \$2.00; in 1934, \$3.12; and in 1935, \$2.86. It will be noted that earnings in the last two years have been substantially greater than dividend requirements at a regular \$2.00 rate.

Canada Malting, in addition to its domestic business, has built up a large export trade with the United States, South America and Central America. For the fiscal year ended July 31st, 1934, export sales represented 53 per cent. of total sales. This the management considered too large a percentage, having regard to stability of earning power, notwithstanding the fact that the export business has been very profitable in recent years. For the fiscal year

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Each letter of inquiry should refer to one company or security only. If information on more than one company or security is desired, the sum of fifty cents must be sent with the letter for each additional company or security inquired about. If such additional inquiries relate to mining or insurance matter, they should be written on separate sheets of paper.

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 The Directors of this Company have declared a dividend of twenty-five cents per share on the shares of \$100 par value January 2nd, 1936, to shareholders of record December 16th, 1935.

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**MINES**  
 BY J. A. MCRAE

**FALCONBRIDGE NICKEL**, and Ventures, Ltd., make one of the outstanding contributions to the mining industry of Canada through the announced plan, already fully under way, to establish a plant at Orillia, Ontario, for the production of nickel steels.

0 0

A private company, Fahrallay Canada, Ltd., is controlled by Alloys, Ltd., which in turn is controlled by Falconbridge and Ventures, N. F. Parkinson is president of both new companies.

0 0

Falconbridge may be expected to benefit greatly from this forward step, calculated to broaden outlet for its metal, and at the same time to bring outstanding benefits to the users of nickel steels in Canada.

0 0

San Antonio has demonstrated the degree of success established at that leading gold producer of Manitoba through the declaration of a dividend of seven cents per share payable December 20.

0 0

Pickle Crow has disclosed average gold content of approximately \$35 per ton in the ore so far opened at the 500 ft. level.

(Continued on Page 46)

# GOLD & DROSS

ended July 31st, 1935, domestic sales showed substantial improvement, accounting for 63 per cent. of total sales as against 47 per cent. the previous year, the change in ratio being mainly due to the Ontario beer law which went into effect in July of 1934. I am informed that both domestic and export business have been well maintained since the beginning of the current fiscal year on August 1st last, although it is expected that the margin of profit on export trade will be somewhat narrower than last year. The Canada-United States trade treaty is not expected to affect the company's earnings adversely.

Canada Malting is the largest manufacturer of malt in Canada, the present company having been incorporated in 1927 as successor to a company of the same name organized in 1905. Plants with a total malting capacity of 5,000,000 bushels and a total elevator storage of 3,200,000 bushels are

ness and currently it is impossible to say whether or not Moir's will be able to regain its former profitable earnings position.

**R. B., Regina, Sask.** I regard McINTYRE PORCUPINE MINES as one of our best managed dividend-paying gold producers, that is not only well fortified with a strong liquid position but ample ore reserves and an encouraging outlook for long life. You will note that the earnings of the company are more than double the dividend rate and this condition is likely to continue since it is the policy of the president to build up a strong cash or liquid position with a substantial equity behind the shares rather than to disburse all of the earnings in dividends. If you are looking to dividends being sustained I see no reason for worry. True the dividends give a rather low yield on the shares at current prices but this reflects the high esteem in which the stock is held in investment circles. If you desire ample security behind your investment I believe that you would be best advised to hold your McIntyre-Porcupine shares, although I see nothing in the offing that would cause any substantial advance in the market price, except a possible higher price for gold.

**C. H. B., Winnipeg, Man.** Worthy as are the motives of the officials of ELIJAH GOLD MINES in establishing a new industry for Canada by the production of radium, I cannot share the opinion of many that it holds great promise as a dividend payer of the future. I do not question the radium ore reserves of the company or its ability to produce radium, but certainly the grade of ore treated is much less than the public have come to believe, which fact can be confirmed by a careful study of the company's own annual reports. This, however, is not the big factor, but rather the question of marketing. Radium, as you doubtless are aware, is at the present time under the control of the Belgium radium trust, which controls large high grade deposits in the Belgian Congo. There is no shortage of radium, contrary to public belief, but rather there is an over-production, so much so that the Belgians are willing to lend you radium and only charge you interest on the value of the shipment. You will thus see that they still have in their grasp control of the radium situation and I therefore believe it is going to be hard for a small producer to edge in on this kind of business, where it must be dependent on the side of radium for its profits and not a mere loan. In addition to this, science has made great progress in the development of high voltage electrical equipment for medicinal purposes, which is claimed to be superior in many ways to the use of radium. The most hopeful outlook that I can see for Eldorado is the possible development of new commercial uses for radium, also for its by-products. If this can be done of course the outlook for Eldorado will brighten, but in the meantime I am not hopeful for dividends from the company's operation that would warrant even the present low price for the shares.

**R. H., Lethbridge, Alta.** The reason you have not been bothered with further pressure to buy BONANZA CACHE shares, sponsored by Robt. Collier & Co., Vancouver, is because the B.C. securities commission intervened and the department of mines made an extensive report on the property which virtually branded it as having no definite merit.

**S. K., Sandiacre, Ont.** The picture with regard to ASSOCIATED QUALITY CANNERS has changed considerably through the acquisition of Whittall Can Company by Continental Can, one of the large American producers of cans. Whittall Can, as you probably know, controlled Associated Quality Canners through the ownership of 58,355 common shares out of a total outstanding of 82,615. Associated Quality Canners has not had a particularly fortunate record in recent years. The last report covering operations for the year ended February 28, 1935, showed an operating profit before depreciation and interest of \$13,361, compared with a deficit of \$223,728 for the previous fiscal year. The debit balance at the close of the last fiscal year stood at \$2,637,450 and there had been no dividend payments on the common stock since December of 1930. The interesting point is, of course, whether or not under the direction of Continental Can, Associated Quality Canners can pick up any additional business. The general picture as regards Canadian canning industry has materially improved and there is no reason to doubt that Associated has been able to improve its position during the current year and that the report for the year ending February 28th next should reflect this.

**M. T., Hamilton, Ont.** LEITCH GOLD MINES organized last July, has a very interesting prospect in the Jellico-Bearinoro district of Ontario. The company has an authorized capitalization of 3,000,000 shares and is already completely financed for a thorough exploration program. At last reports it had over \$100,000 in its treasury with 1,650,000 of its shares issued. Financing is being done by the Sturgeon Springer Exploration Company. An official statement shows that the No. 1 vein has been exposed on the surface for about 240 feet, while diamond drilling over a length of 100 feet indicated averaging over an ounce per ton for an average width of 33 $\frac{1}{2}$  inches. In addition to this there is the No. 2 vein which has been exposed on the surface for over 300 feet. At the present time a shaft is being sunk to explore the property at depth. Certainly it is an interesting prospect, in capable hands and amply financed and a quick and thorough test will be made of its mine-making possibilities.

**J. S., Guelph, Ont.** I am afraid that the outlook for your bonds of MOIR'S LIMITED of Halifax is currently not particularly bright, although I understand that considerable progress has been made under the new management. There was considerable dissension among shareholders during the current year and suit was brought to throw out the present management, which really represents the bondholders. The court decision, however, favored the new management and this difficulty has been cleared away. Bond interest has not been covered nor paid in recent years, despite the reorganization made in 1933. I assume that you are familiar with this reorganization, and if you are not, I would suggest that you communicate with the Eastern Trust Company at Halifax. A keenly competitive situation exists in the candy business.

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**WHY WE HAVE A CENTRAL BANK**  
 (Continued from Page 41)

that of the Argentine Republic, which has most recently set up such an institution.

The preamble of the Bank of Canada Act charges the bank "to mitigate by its influence fluctuations in the general level of production, trade, prices and employment, so far as may be possible within the scope of monetary action"; and in order to exercise this beneficial influence the preamble charges it to regulate the volume of money available to the community and to control and protect the Canadian foreign exchange rate.

But why, the sceptic may well insist, should this regulation of the volume of money and of the foreign exchange rate have become necessary now? What changes have taken place that would justify a new mechanism of control in a well-established, time-honored system such as ours?

There has indeed been a change of the most profound significance. The change has been gradual and almost imperceptible. But it has come. The nature of money has completely altered during the past century. And the implications of this metamorphosis have scarcely been appreciated.

By saying that the nature of money has completely altered I mean this. Time was when in most countries the greater part of all the money that was used in buying and selling consisted of gold or silver coins that contained metal of a value equal to the amount stamped on its face. But this kind of money, which was the most usual type in Canada at the beginning of the nineteenth century, is now obsolete; indeed so much so that the government is deliberately preventing any more being put into general circulation. And what has replaced "full-bodied" metal coinage in the monetary systems of this and other countries? To a certain extent it has been replaced by paper money, that is by notes issued by governments or private banks or else, in more recent days,

by central banks. But this is not the most important form of money nowadays. It is generally recognized that bank deposits subject to withdrawal by cheque deserve first place. It has been roughly estimated that for every dollar's worth of transactions that are paid for by means of notes and small coinage, ten dollars' worth are paid for by cheques on deposits.

**THIS** is the change that has taken place. Let us now consider what its significance is in regard to the need for control over the volume of money and the exchange rate.

When money chiefly consisted in metallic coinage there could be but little variation in the amount available from year to year or even from decade to decade. Both the output of mines and the willingness of people to melt down their treasures have always in modern times been small in relation to the amount of precious metals used as money. This inelasticity of the monetary supply placed strict limits upon movements of business and prices. The modern "boom" usually involves an increasing volume of trade at rising prices. This needs more money. It could hardly be financed by means of a rigid monetary system.

Similarly any tendency for business and prices to fall away contained a corrective when the money supply was inelastic. In such times, as money ceased to be used it simply piled up unprofitably; and it would not be long before the owner felt himself impelled either to spend it or to invest it. In either case the money would start to circulate again, and business would be improved. But nowadays the money does not so much pile up in bad times as simply disappear in a way that metallic money could never do. The way in which bank deposits contract in a period of business depression has been a matter of some controversy which we need not cover here. The fact of their contraction remains unquestionable.

(Continued on Page 46)

## Union Gas Company

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R. E. TREVET, Secretary-Treasurer

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OF CANADA LIMITED

DIVIDEND NOTICE

NOTICE IS HEREBY GIVEN that quarterly Dividend \$1.00 per share upon the outstanding Preferred shares of the Company has been declared. The said Dividend is to be payable January 1st, 1936, to shareholders of record at the close of business on the 15th day of December, A.D. 1935.

NOTICE IS ALSO GIVEN that Dividend \$1.00 per share upon the No. 1 Preferred Stock of the Company and outstanding has been declared payable on or before the 1st day of January, A.D. 1936, to shareholders of record at the close of business on the 15th day of December, A.D. 1935.

In Order of the Board,  
J. N. WHISON,  
Calgary, Alberta,  
Secretary-Treasurer  
November 29th, 1935.

# Concerning Insurance

## Products Liability Coverage

Protection Obtainable by Manufacturers and Distributors  
Against Liability for Injuries Caused by Products

BY GEORGE GILBERT

NO MATTER how careful the manufacturer of food products, confectionery or drugs may be, he may find himself burdened with suits for damages owing to the carelessness or the mistakes of his employees during the course of the manufacturing operations. For instance, foreign substances, such as nails, tacks, glass, sand, tin, insects, paper, hairs, acids, etc., may in some way get into his products.

Not only manufacturers but wholesalers and retail distributors have thus been caused much worry and expense, as well as loss of valuable time, as there is often uncertainty as to who will be held liable in any given case, so much depending upon the individual circumstances. There is accordingly a growing need of insurance protection against such hazards on the part of both manufacturers and distributors. This may now be obtained by means of what is known as Products Liability Insurance, a form of coverage the demand for which is bound to increase along with the constant increase taking place in the quantity and variety of canned and package goods coming on the market.

Products Liability coverage may be secured under a separate policy, or it may be added by way of an endorsement to the ordinary Public Liability policy. Wholesale and retail firms, baking concerns, manufacturers of confectionery and milk products, canners, manufacturers of pharmaceutical goods, bottlers, manufacturers of machinery and mechanical devices, etc., may thus cover their liability for damages caused by the consumption, handling or use of their products away from their premises.

IN BRIEF, this Products Liability Insurance provides protection from loss on account of legal liability arising from sickness, disability or bodily injuries, including death, sustained by any person, not employed by the insured, as a result of the consumption, handling or use away from the premises of the insured of any products manufactured, handled or distributed by the insured as a part of his specified business operations. Hazards of imperfect ingredients, or foreign substances, are covered as well as improper handling, labeling, packing or delivering. Any goods which are made, sold or distributed in violation of the law of the land, whether federal, provincial or municipal, are excluded from coverage.

As the extent of the hazard assumed by the insurance company under each classification of industry is gauged by the volume of goods sold, the premium charge is based on the estimated amount of the gross sales during the term of the policy. The premium rates are quoted for each \$100 of the total sales, and vary for the different classifications, although the premium for liquid products is often based upon the number of fillings or containers. The amount of the premium for the year's insurance is adjusted by means of an audit at the end of the policy term, and the actual earned premium is thus determined.

That manufacturers and distributors of clothing, such as underwear, have find themselves faced with suits for damages and held liable for loss occasioned to the ultimate purchaser is made clear by a recent case which was taken to the Judicial Committee of the Privy Council for final determination. It was also appealed by Dr. Richard Thorold Grant, of Adelaide, South Australia, from a judgment of the High Court of Australia, and was heard before the Lord Chancellor, Lord Blaikie, Lord Macmillan, Lord Wright and Sir Lancelot Sanderson.

It was pointed out by Lord Wright that the principle of McAllister's case could only be applied where the defect was hidden and unknown to the consumer, otherwise the directness of cause and effect was absent. The man who consumed or used a thing he knew to be noxious, he said, could not complain in respect of whatever mischief followed, because it followed from his own conscious violation in choosing to incur the risk of certainty of mischief. It was enough now to say that their Lordships held the present case to come within the principle of McAllister's case. They thought that the judge

### NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid subscribers and subscribers only. Saturday Night regret that it cannot answer inquiries from non-subscribers. The inquiry must positively be accompanied by the address label attached to the front page of each copy of Saturday Night sent by a regular subscriber, and by a stamped, self-addressed envelope.

For full information on one subject only, if information on more than one subject is desired the sum of five cents must be sent with the letter for each additional question which do not fill the above conditions will not be answered.

The grant purchased the under-wear on June 3, 1931. He put on one suit on the morning of June



M. ROSS GOODERHAM, K.C., who has been elected President of The Manufacturers' Life Insurance Company, in succession to his brother, the late W. G. Gooderham. He has been Vice-President and General Counsel of the Company, and now becomes President and General Counsel.

ment of the Chief Justice was right and should be restored as against both manufacturers and retailers, and that the appeal should be allowed with costs there and in the Courts below. Their Lordships would humbly so advise His Majesty.

### GORE MUTUAL EXPANDS

COMMENCING business in 1839, long before Confederation, the Gore District Mutual Fire Insurance Company, with head office at Galt, Ont., has long occupied a prominent position among the soundest and best-managed insurance institutions of the Province. It has now decided to extend its field of operations into several other Provinces, and, in view of this expansion and the consequent increase in the volume of business, is erecting a substantial new fire-proof head office building, located on a site overlooking Soper Park, Galt. This building will be shortly ready for occupation, and the directors believe that the new office, with the most modern equipment, will enable the company to render still better service both to policy-holders and agents.

The board at present responsible for guiding the activities of the Gore includes as president, A. R. Goldie, Galt, Ont.; vice-president, John R. Blake; and James D. Allan and Hugh L. McCulloch of Galt. G. Gordon Cockshutt of Brantford, W. W. Wilkinson and William Phillip of Galt, F. G. Rohr of Toronto, directors.

The management of the Gore is and has been for many years in the capable hands of J. R. MacKenzie, who is well known in the business and insurance community.

Quite recently the company has taken out a provincial licence in British Columbia and it is anticipated that the Gore will become licensed in the Prairie Provinces. With these extended developments in view the directors have appointed as special representative James J. Allen, who will accept responsibility for organizing most of the company's extended operations in Ontario and the Prairies.

### MOVES CANADIAN HEADQUARTERS

THE Northwestern Mutual Fire Association announces the removal of its Canadian Accounting Headquarters from Hamilton to Vancouver, B.C. An office at Hamilton is being maintained, insuring to its Eastern Canadian policyholders and representatives the same loss adjustment and other services previously rendered by that office. D. Gordon McPherson, an employee of many years' standing and formerly attached to that branch, is in charge of the Hamilton office. A similar service will be provided to Western provinces through the Vancouver office. The officials of the company state that the move should permit not only an economy in its operations but, it is expected, will result in improved service to the public.

Editor, *Concerning Insurance*.  
We are interested in obtaining information in detail, in respect to the Montreal Life Insurance Co. If it is available and you could supply us with this, we should esteem it a favor.

R. J. A. Vancouver, B.C.

Montreal Life Insurance Company has been in business since 1910, and operates under Dominion charter and registry. Its name was originally The Travellers' Life Assurance Company of Canada, its present title being adopted in 1924. It is affiliated with the Atlas Assurance Company Limited, of London, Eng., an old and powerful British company, established in 1898 and doing business in Canada

## A Man Lives Too Long

If his old age must be spent in poverty and want.

## He Dies Too Soon

If he has not made proper provision for the continued comfort of his family.

Life Assurance affords protection against each of these possibilities.

By means of one of the easy SUN LIFE plans, a man can be assured of an income for his own later years if he lives, or for his family's needs if he dies.

Your nearest SUN LIFE representative will be pleased to draw up a plan to suit your own particular requirements on request.

## SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL

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Issues the Four Square Protective Certificate, in amounts from \$100 to \$5000, paid-up at sixty-five, with Double Indemnity features. It provides complete protection, with Disability and Old Age Benefits.

Associated with membership are many valuable Fraternal Benefits, including a Sanatorium for members suffering from Tuberculosis; the upbringing and education of Full Orphans, Homes for Aged Members, the services of a Cancer Clinic and, in many jurisdictions, Medical Attendance and Sick and Surgical Benefits.

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PACIFIC FIRE INSURANCE COMPANY Established 1881	Assets \$ 3,423,239.64
NEW JERSEY INSURANCE COMPANY Established 1910	Assets \$ 5,679,472.72
MILLERS NATIONAL INSURANCE COMPANY Established 1865	Assets \$ 5,555,497.66
LUMBERMEN'S INSURANCE COMPANY Established 1878	Assets \$ 4,528,294.55
STANSTED & SHERBROOKE FIRE INSURANCE CO. Established 1835	Assets \$ 960,585.37
AMERICAN AUTOMOBILE INSURANCE COMPANY Established 1911	Assets \$ 12,483,861.26

### TORONTO REPRESENTATIVES

GORE DISTRICT FIRE INSURANCE COMPANY Established 1889	Assets \$ 2,056,871.69
ECONOMICAL FIRE INSURANCE COMPANY Established 1873	Assets \$ 1,996,264.42
PERTH FIRE INSURANCE COMPANY Established 1865	Assets \$ 1,422,390.94
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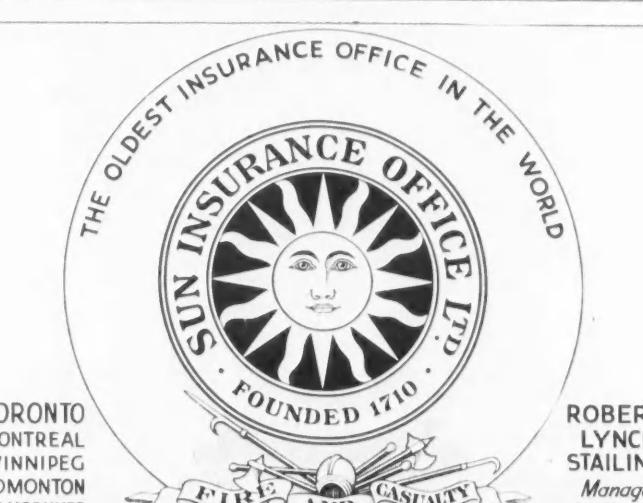
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**To Investors in Mining Securities**

For the service of investors in mining stocks who wish to obtain more complete and detailed information on mining companies and properties than it is possible to furnish in "Gold & Dross," Saturday Night is now prepared to supply an individual interpreted analysis, including a complete financial and statistical report as well as an authoritative comment on the outlook, on any mining company and property in Canada.

The price to Saturday Night readers for each such analysis will be \$10.

**SATURDAY NIGHT**  
73 Richmond St. West, Toronto Telephone AD. 7361

under Dominion licence since 1887, with a Government deposit at Ottawa of \$1,199,000 for the protection of Canadian policyholders.

At December 31, 1934, the total assets of the Montreal Life, according to Government figures, were \$5,534,106, while the total liabilities except capital amounted to \$5,262,525, showing a surplus as regards policyholders of \$271,881. As the paid up capital amounted to \$250,000, there was thus a net surplus of \$21,881 over policy reserve liabilities, provision for profits to policyholders, special reserves, and all liabilities. The total income in 1934 was \$1,437,915, while the total disbursements amounted to \$1,224,302, showing an excess of income over disbursements of \$213,613. It has a Government deposit at Ottawa of \$63,000 for the protection of policyholders.

Policyholders are amply protected, and all claims are readily collectable.

Editor, *Concerning Insurance:*

I am enclosing some literature from the Ministers' Life and Casualty Union of Minneapolis, Minn., U.S.A. I understand the Union has been licensed by the Dominion Insurance Department and has established a company office at 39 Bloor St., W., Toronto.

I have a clergyman friend who needs such insurance coverage at the minimum of cost. Will you be good enough to let me have your opinion of the Ministers' Union? Does it maintain the government deposit, and is it safe to insure with along the lines of the enclosed?

L. E. H., Sarnia, Ont.

The Ministers' Life and Casualty Union of Minneapolis, Minnesota, is now regularly licensed in Canada as a fraternal society, and has a deposit with the Government at Ottawa of \$63,000 in Dominion and Provincial government and government guaranteed bonds for the protection of Canadian policyholders. As it is required to maintain a deposit with the Government in Canada equal to the reserve on all policies issued in this country from the date of licence, and as all

claims under such policies are now readily collectable, it is safe to insure with for fraternal insurance.

At the end of 1934 its total assets were \$1,293,328, while its total liabilities amounted to \$899,054, showing a surplus over liabilities of \$394,275. Its premium income in 1934 was \$703,819, and its total income, \$766,246. Its losses paid amounted to \$366,752, while its total disbursements were \$563,125.

It specializes in insurance for clergymen, and features a combination cover, consisting of endowment life insurance and sickness and accident insurance. What it calls its "S6,000-\$12,000 Combination" cover provides for the payment of \$12,000 in case of accidental death, and \$6,200 to \$8,196 in case of death from sickness. There is a permanent disability benefit of \$60 per month payable if sickness persists beyond 60 weeks, which benefit is payable until maturity of the policy, when \$6,000 becomes payable.

For accidental loss of two hands, feet or eyes, \$6,000 becomes payable; \$2,000 for accidental loss of one hand, foot or eye; \$20 to \$450 for fractures, dislocations, etc., and \$28 to \$2,016 for sickness disability.

There are two policies issued, an endowment life policy and a sickness and accident policy. For this cover, in the case of the endowment at age 65 and the sickness and accident policy, the annual premium at age 35 is \$143.72 the first year and \$209.72 in subsequent years.

Before sending in an application for this cover, it would be well to consider carefully the declaration to be made by the applicant and the answers required to the various questions asked, as the applicant declares that each and all the said answers are made to obtain said insurance, and agrees that they are each material to the risk, and that the society will rely and act upon them.

**ONTARIO CODES**

(Continued from Page 41)

other trimmings altered a bit this way or that. Her dismay and bewilderment, to say nothing of her annoyance, may well be imagined.

The millinery industry would simply be crippled if this law, as it still stands, were observed to the letter, or even in spirit. It was during the police court hearing in Toronto recently of four cases in which millinery firms were charged with violation of the schedule by having work done on a Saturday that this impossible situation was brought to public notice. The industrial standards officer, Louis Fine, admitted on the witness stand the impracticability of applying such a code to all the small millinery shops.

An appeal is being taken by the four millinery firms convicted, and the defence counsel, J. E. Day, K.C., is expected to endeavor to show that the millinery code is unenforceable, and the Act itself invalid.

The competency of a provincial legislature in Canada to enact legislation which comes within the sphere of the criminal code, or to pass laws which affect trade and commerce, is denied by the British North America Act. Yet it would appear that the Industrial Standards Act does both of these things, and a number of outstanding authorities on constitutional law are agreed that the Act is ultra vires of the provincial authority.

THE judicial enquiry of a couple of years ago relating to an agreement among plumbers in Toronto, and familiarly known as the "A.B.C. Probe," revealed a conspiracy in restraint of trade punishable by indictment under the criminal code, and convictions were registered. It was deemed by the court a breach of the criminal law because the parties to the agreement combined together to the effect that nobody should get a plumbing job unless he charged certain prices, or provided certain benefits.

It is pointed out by legal authorities that by virtue of the criminal law of the Dominion of Canada the effect of a conspiracy in restraint of trade is illegal. The effect of the agreements of the Toronto plumbers, referred to, was to drive people out of business.

Therefore, it is self-evident that owing to the high rates of wages set up in the schedules under the Industrial Standards Act the manufacturing cost, or building cost as the case may be, has risen to a point which prevents the employer from doing business, and so in effect results in restraint of trade.

It should be recalled that Mr. Roebuck promised in declarations to employers at meetings held while the Act was being finally drafted that the schedule of wages under the Act would be in the nature of a trade union as such is not deemed

claims under such policies are now readily collectable, it is safe to insure with for fraternal insurance.

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GENERAL ACCIDENT  
ASSURANCE COMPANY  
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**Fidelity Bonds Protect Employers**

This company will protect employers against possible loss from dishonesty arising among employees. Fidelity bonds are issued to any requisite amount. It is the best business practice today to bond persons in responsible positions. If you have not yet made this provision in your business, speak to our agent at your first convenience and he will explain in detail.

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**\$40 PER  
MIL**

on the original sum assured

with corresponding cash dividends

**STANDARD LIFE  
Assurance Company**

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HEAD OFFICE 3 GEORGE ST. EDINBURGH  
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Call out this month and my

**THE STANDARD LIFE ASSURANCE CO.**

24 King Street West, TORONTO

Without obligation, please send me particulars and illustrative quotation for a Life Assurance Policy.

\* At death At the end of years or at death, if previous

\* *Specify out words not required.*

NAME

ADDRESS

AGE NEXT BIRTHDAY

(Continued on Page 48)

## Why We Have a Central Bank

(Continued from Page 43)

EST it be thought that we have been exaggerating the change in the Canadian monetary system, facts of the case may now be cited.

The earlier history of the older Canadian chartered banks shows one of the chief reasons for the foundation was to supply a paper currency in a country where a large and unsatisfactory variety of foreign coin was seen as money. Much local trade, indeed, had to be done on a barter basis. At the time of Confederation, however, bank notes were widely used. In addition, the banks were beginning to do an important deposit business. After Confederation, the notes grew much more rapidly than the note issues as the following figures indicate:

Date	Bank Notes	Total	Deposits	Proportion
1871	\$2,996,718,000	\$178,291,000	\$ 56,287,000	2.7 to 1
1901	\$2,256,640,000	\$152,166,000	\$ 349,573,000	6.9 to 1
1931	\$141,969,000	\$2,422,834,000	\$1,141,969,000	17.1 to 1

Averages of twelve end-of-month figures.

That the present situation is productive of infinitely greater elasticity than could ever have been attained in the old days can be illustrated as follows:

Date	Bank deposits	Bank notes
1872	\$2,496,718,000	\$178,291,000
1932	\$2,256,640,000	\$152,166,000

Contraction in three years:

Bank deposits	Bank notes
17%	26%

Averages of twelve end-of-month figures.

Let us turn now to the other matter to which the attention of the Bank of Canada is directed—the foreign exchange rate. Here again we find a remarkable change. We find ourselves at present in a world of widely fluctuating exchanges. In the past few years the Canadian dollar and the American dollar and the pound sterling and the French franc to mention only the currencies in which we are primarily interested have varied in a way which is sufficient not only to the plain in the street but also to business men and financiers who have had occasion to make at least international transactions. Now this is a situation which could not possibly have been created but by the introduction of a new and established world currency. It is the amount of pure gold in the American dollars and gold produced

in a Canadian five-dollar gold piece was the same, then the two pieces will exchange for each other. But there is no guarantee that a piece of paper stamped with the word "dollar" by the American government will always exchange for a piece of paper similarly stamped by the Canadian government. And there is, perhaps, even less certainty that a "dollar" on deposit with a Canadian bank will always exchange for a similar book-entry in an American bank! Thus we may conclude that the self-same development which has given elasticity to the internal monetary system of the country has also been largely responsible for permitting fluctuations in the foreign exchange rates. And there is no need to demonstrate statistically that fluctuations actually take place!

Date	Bank Notes	Total	Deposits	Proportion
1871	\$2,996,718,000	\$178,291,000	\$ 56,287,000	2.7 to 1
1901	\$2,256,640,000	\$152,166,000	\$ 349,573,000	6.9 to 1
1931	\$141,969,000	\$2,422,834,000	\$1,141,969,000	17.1 to 1

IT SHOULD be clear from what has gone before that the Bank of Canada is, for this country, a new piece of machinery to meet a new national and international situation.

The question is sometimes raised whether the chartered banks could not and did not exercise just the type of control which is sought from the Bank of Canada. On these matters, fortunately, we have the evidence of the banks themselves. Both before the Canadian Macmillan Commission and before parliamentary committees some of them stated quite frankly that, neither in the sphere of the volume of money nor in the sphere of the foreign exchange rate, was any control of the type envisaged being undertaken. Theoretically, I suppose, if the banks ceased to compete and got together on all matters of general policy, it is conceivable that they could exercise management of the general type required. But they themselves pointed out that this was not the business or responsibility of independent private, non-state-supported institutions; and they even went so far as to recommend the establishment of a new body, with some advisory and executive powers, to improve the existing system.

And so we have the Bank of Canada charged as it is with grave responsibilities. We have ad-



VICTORS AT ROYAL WINTER FAIR. Mr. John Irwin, and Col. Harry McGee, President of the Royal Winter Fair, presenting the G. Howard Ferguson Trophy to the Irish team, winners of the military teams jumping competition, the feature event at the Royal Winter Fair Horse Show. Left to right: Mr. John Irwin, Col. Harry McGee, Capt. O'Dwyer, Capt. Ahern, and Capt. Lewis, of the Irish team. The military teams competition was made possible the past two years through the generosity of the McCallum Frontenac Oil Company, of which Mr. Irwin is president.

ready indicated some of the serious consequences in the nature of the consequences in the changing world in which we find ourselves. In the nine months of its existence it has satisfactorily solved all its initial problems. This speaks well for the influence which it may exert upon the financial and economic future of Canada.

The Canadian boot and shoe industry supplies over 95 per cent. of the home market and does a small export business. Imports of boots and shoes come mainly from the United States and the United Kingdom, while exports of Canadian leather footwear go chiefly to the United States and the neighboring islands of St. Pierre-Miquelon and Newfoundland.

bank is playing a useful part in the changing world in which we find ourselves. In the nine months of its existence it has satisfactorily solved all its initial problems. This speaks well for the influence which it may exert upon the financial and economic future of Canada.

ONE last word lest it should be thought that the bank was about to usher in the millennium. We have paid no attention in this article to the means which the bank has at its disposal to carry out its policies. These means are limited. It must be clear even to the most casual observer that the bank cannot possibly have complete control over such matters as "production, trade, prices and employment." Indeed it must be admitted immediately that the bank has by no means complete control even over the volume of money or over the foreign exchange rate. These two things are, of course, influenced by a number of complex and conflicting forces. We cannot here go into a detailed and technical consideration of the exact extent of the bank's control under all conceivable circumstances; but we can say, without fear of contradiction, that in both fields the bank may exercise some influence.

Whether the influence exerted by the bank is for good or ill depends in part, of course, upon its legal structure and constitution. This has been a matter of recent political controversy. But it depends in far greater degree upon the excellence of its management. In this the bank has made a singularly glorious start. Its personnel, while small in numbers, is high in ideals and in ability, and in this I am speaking from personal knowledge and not from rumor.

The bank has already started the business of central banking. It is holding the reserves of, and operating as a clearing house for, the chartered banks. It has become the government's banker, and with the help of its advice and its machinery two highly successful government loans have been floated.

It is issuing the only legal-tender paper money in the country, and it has withdrawn the old Dominion note issue. Its officers are known to be in touch with central bankers elsewhere, thus gaining access to a unique source of information regarding monetary policies and the general course of events in other countries. An "Exchange Fund," for the protection of the Canadian exchange rate, has been established, and temporary disposal has been made of the money until it may be needed. All this and more has been accomplished without materially interfering with or deranging the financial business of the country. The skill with which this has been done itself speaks for the expert qualities of the staff of the bank.

We may thus conclude that the

## MINES

(Continued from Page 43)

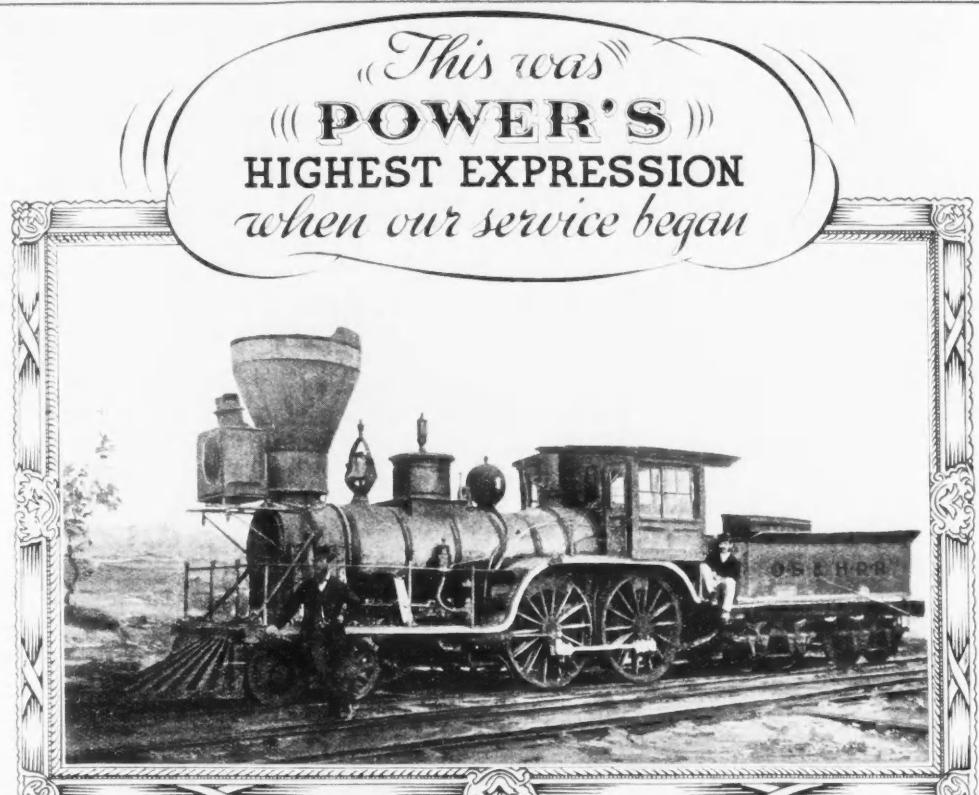
After continuation of the drift through the broken conditions, ore has been entered again.

Conigas has holdings with a current market value of about \$4,000,000, including heavy holdings of Pamour, Sturgeon River Gold, Conigaurum, etc.

Bidgood has been encouraged by cutting a width of 15 feet in a drill hole from which an assay of \$7 in gold is reported in the sludge.

Some of the leading dividend paying gold mines are presented so as to illustrate the importance of individual enterprise during 1935: International Nickel \$10,935,000 Lake Shore ..... 8,000,000 Hollinger ..... 4,500,000 Dome Mines ..... 3,813,000 Wright-Hargreaves ..... 3,300,000 Hudson Bay ..... 2,758,000 Noranda ..... 2,240,000 Inter. Nickel pref. ..... 1,931,000 Teck-Hughes ..... 1,923,000 McIntyre-Porcupine ..... 1,596,000 Pioneer ..... 1,401,000 Howe Sound ..... 1,208,000 Falconbridge Nickel ..... 997,000 Siscoe ..... 968,000 Con. Smelters ..... 815,000 Sylvanite ..... 660,000 Premier ..... 650,000 San Antonio ..... 471,000 Macassa ..... 397,000 Bralorne ..... 300,000 Reno ..... 256,000 Anglo-Huronian ..... 251,000 Howey Gold ..... 250,000 Kirkland Lake Gold ..... 157,000 Nipissing ..... 150,000 Toburn ..... 148,000 Buffalo Ankerite ..... 115,000

In addition to these were a number of smaller dividend payers.



FIRST LOCOMOTIVE IN ONTARIO—THE LADY ELGIN  
As it appeared in 1881, in Northern Railway Yard, just of Brock Street, Toronto. Photograph from John Ross Robertson Collection.

ONCE Ontario was proud of "The Lady Elgin". She was Ontario's first locomotive. For many years she burned wood and belched smoke from her high-crowned stack as she clattered along through Central and Western Ontario. She is shown here as she was in 1881—some six years after the increasing hazards of power had brought about the formation of the protective services of The Boiler Inspection and Insurance Company.

In its sixty years, this Company has increased the safety of operation of power equipment of all types and have guarded thousands of owners against financial loss. With 20 companies in the field, more than half of this type of insurance is on the books of The Boiler Inspection Co.

duty with a power that was almost unknown then. To this advancement this Company has made substantial contributions through knowledge gained in its continuous study of conditions affecting safe operation. On questions of design, construction and installation The Boiler Inspection and Insurance Company is constantly consulted.

In its sixty years, this Company's services have increased the safety of operation of power equipment of all types and have guarded thousands of owners against financial loss. With 20 companies in the field, more than half of this type of insurance is on the books of The Boiler Inspection Co.

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA

1875 — Founded Sixty Years Ago — 1935

Engineering Insurance Exclusively

806 The Bank of Nova Scotia Bldg.  
Montreal

908 Federal Bldg.  
TORONTO

221 Curry Bldg.  
Winnipeg



## Rogers French Blower Coal

The Very Best Value For Your Dollar

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DAY OR NIGHT

THE ELIAS ROGERS COMPANY LIMITED

ONE TON MEANS 2,000 POUNDS

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is more than  
tea time"

says

JOHN A. HUSTON  
COMPANY, LIMITED  
MANUFACTURERS' AGENTS

"Four o'clock is a welcome break in a busy afternoon. It provides an interval during which one can relax over a cup of tea... adjust oneself... and prepare for the last rush of the day. At least that is the way our staff seems to feel about it.

Then too, we have found (quite apart from the pleasure of "tea-time"), that it pays us good dividends in a contented cheerfulness which is, after all, a really important part of efficiency."

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If you will write to The Tea Market Expansion Bureau, Sun Life Building, Montreal, we will gladly arrange to serve a cup of tea anytime during the day to your office or factory staff for one month without cost or obligation to you.



nothing so refreshing as a good cup of TEA

## NEW BOOKS

## THE C.P.R. AND HISTORY

"Steel of Canada," by John Murray Gibbon. McClelland and Stewart, Toronto, Canada. 407 pages; price \$3.50.

BY PAUL CARLISS

IT IS appropriate that on the fiftieth anniversary of the driving of the last spike of the Canadian Pacific Railway the story of this great Canadian company should be retold—a story which is far more than the annals of a private enterprise printed in terms of balance sheets and profit and loss statements; for probably there is no other instance of the early history and development of a nation being so indissolubly linked with, and so dependent on, the fortunes of a single privately-owned and privately-managed corporation.

As in all new countries of vast expanse which have at last yielded their territory to the determined assault of the adventurous explorer, the problem of transportation in Canada has been of the greatest importance. From the first canoe passages and overland trails to the final completion of a transcontinental railway, the construction of easier and faster routes attracted the imaginations and consumed the energies of early Canadians. The conquest of turbulent river rapids and the penetration of the formidable Rocky Mountain barriers were only part of the difficulties faced by these intrepid pioneers. There were political difficulties; there was many a financial crisis; there was bitter hostility both at home and abroad; but in spite of all these the idea of a transcontinental railroad not only linking Eastern Canada with the Pacific but in fact providing a new commercial highway from Europe to the Orient, surmounted every opposition and fifty years ago became an accomplished fact. Looking back upon this achievement it is almost impossible to imagine the degree of vision and courage as well as the will and stamina which brought success to such a stupendous undertaking.

With many an amusing anecdote and prolific use of illustrations and maps, John Murray Gibbon unfolds his history of the Canadian Pacific Railway which he refers to as the "Northwest Passage of today"—believing it to be "the practical consummation of a world desire, originating centuries ago to establish a short commercial route from Europe to the Orient." In relating the various episodes which have become recognized milestones in our history, in tracing the course of Empire through the various stages of development, he has caught in an admirable fashion, the enthusiasm and audacious spirit of those early nation-builders whose personality is deeply engraved in the traditions of our railways, our banks and our other institutions.

The pen portraits of many outstanding figures, some of whom are still alive, constitute one of the most interesting features of Mr. Gibbon's work. Little-known sidelights on the character of such well-known Canadians as Sir Herbert Holt, Sir Edward Beatty, Baron Shaughnessy, Lord Strathcona, J. J. Hill, Sir John A. Macdonald, serve to explain their success in reaching the prominent positions which they have occupied or still occupy in Canadian public life.

Reference to the individuals who migrated to Canada and shared the responsibility of developing the country reveals one fact of particular significance, viz., the predominance of Scottish names among the fur traders and merchants of the late eighteenth and early nineteenth centuries, and later in the ranks of the leading industrialists, financiers and politicians. Such names as Alexander Mackenzie, Simon Fraser, Alexander Fraser, Donald A. Smith (Lord Strathcona), Hugh Allan, William Lyon Mackenzie, John A. Macdonald, Allan Napier MacNab, Sandford Fleming, George Stephen (Lord Mount Stephen), R. B. Angus, James Douglas and Duncan McIntyre inevitably appear on nearly every page of Mr. Gibbon's history.

The conclusion is inescapable that Scotch energy, thrift and foresight may justly be given a large share of the credit for the essential soundness of our first undertakings—a characteristic which has proven an invaluable asset on many subsequent occasions.

The first Board of Directors of the Canadian Pacific Railway Co. included the names of several outstanding Canadian citizens of that day just as in recent years the Board of the company has attracted the best legal, financial and commercial brains available. From the very first the company was con-

ceived as an enterprise of national importance and this view of its significance in the national life of the country has always been retained by the management.

An interesting feature of its original charter was the stipulation that the majority of the directors of the company, of whom the president was to be one, were to be British subjects.

On the title page of "Steel of Empire," the saying of Confucius—"Study the past if you would divine the future" is aptly quoted; for the story of the Canadian Pacific surely provides the perfect illustration of "history repeating itself." The political opposition, the financial difficulties, the necessity for government aid, the skepticism of both domestic and foreign investors, competition both fair and unfair—all the hazards and fears of the company's infancy have been repeated in its recent experience. That it has survived all previous dangers and is apparently overcoming its current difficulties is a tribute both to the genius of its founders and to the ability of those who are now guiding its destiny.

One of the most thrilling incidents described by Mr. Gibbon is the financial crisis which the directors faced in 1885 when only a few hundred miles short of completing the transcontinental railway they found the treasury empty and the company's credit at a low ebb. The President, George Stephen, and his associates, including Van Horne and Donald Smith, exerted every influence on Sir John A. Macdonald's government to extend to them further loans; but delay after delay brought the company to the brink of bankruptcy. Wages could no longer be paid; liabilities were mounting; the directors faced personal ruin. To quote from the dramatic description of this incident: "Stephen was not bluffing. He and Donald Smith sold or pledged everything they had to help pay the most urgent creditors. Van Horne used to say in after years that the finest speech he ever heard was made in the Canadian Pacific board room. Ruin seemed inevitable, and Stephen turned to Smith, saying, 'Donald, when they come they must not find us with a dollar'."

The desperately-required assistance at last was forthcoming, and with it a new surge of confidence in the railway which even then stood in the front line of transportation achievement. While the Canadian Pacific Railway has always been (and probably always will be) a target for the shafts of demagogues and politicians, its premier position has never been challenged; its importance in Dominion affairs never questioned. If at one time the government of Canada saved the Canadian Pacific, it may be as truly said that the Canadian Pacific in turn saved Canada.

In paying tribute to the meritorious work accomplished by the author of "Steel of Canada," it is only fair to comment on the fact that his long association of over 25 years with the Canadian Pacific Railway Co. may naturally be considered to have prejudiced him in favor of his subject. The consistently good-natured attitude toward the Canadian Pacific may thereby be explained; for no large concern, least of all one which possesses the ramifications and the prestige of a great travel system, can escape the enmity of those whose ambitions have been thwarted or whose personal fortunes have been adversely affected by its success.

"Steel of Canada," however, is much more than a good advertisement for the C.P.R. It is in a very real sense a monument to the indomitable courage and perception of an earlier race of Canadians—a monument which has been erected with consummate art and skill.

## ROMANCE RACKETS

"The Front Man," by A. E. Brodie, Toronto, Hugh C. MacLean Publications, Ltd. \$1.50.

BY ROBERT CAYEON

THE author of this book has made use of his experience with New York Stock men, now happily departed to their native health, to provide the setting, atmosphere and locale for a romantic thriller.

The treatment of Mr. Brodie's material is more suitable for serial publication in one of the American "pulp" magazines than for a book and would, I think, have been more profitable to Mr. Brodie in that form. For he has aptly caught the style and structure of popular fiction as purveyed by the "pulps."

There is very little matter of authentic interest to those who are curious about "high-pressure" stock promotion methods, except two specimen telephone canvasses which are, apparently, true to type and were used with some success

in 1934 to bring money into stocks on which a fictitious market was maintained. Mr. Brodie's intimate knowledge of the methods of New York Jewish Stock racketeers would have been put to better account by dealing much more circumstantially with his material and producing it in the form of articles written in popular style.

This book must be classed as a Romance, in a Bay Street setting. It does not belong with the literature of Finance as a popular study of personalities and methods in the financial underworld. Such books have been written about Wall Street but none has yet been attempted about the Bay Street "underworld," which is just as fertile soil for muck-raking literature.

## FERTILIZERS

The manufacture of fertilizers is one of the important, though not one of the largest, branches of the chemical industries of Canada. Some of the outstanding advances made in the manufacture of chemicals in recent years in the Dominion have resulted in the production of fertilizer materials.

## 40 Years a Great Tobacco

## IMPERIAL MIXTURE



1 lb. 2.75 - 1/2 lb. 1.40 - 1/5 lb. .60 - 25 Packages

## THE SHERWIN-WILLIAMS CO. of Canada, Limited

## ANNUAL REPORT OF BOARD OF DIRECTORS

For the year ending August 31st, 1935

## TO THE SHAREHOLDERS:

The Consolidated Balance Sheet showing Assets and Liabilities of our Company and subsidiary companies at the close of its fiscal year August 31st, 1935, is submitted herewith together with a Consolidated Statement of Earned Surplus and Profits.

Also presented herewith is the certificate and report of our Auditors Messrs. Price Waterhouse & Co., Inc., who, as at December 31st, 1934, are appraisers of the properties of the Company, was given by the shareholders.

Appraised value of the properties of the Company, including net additions since the date of the appraisal as set forth in the note, and based on the statement of the Treasury Account in the Consolidated Balance Sheet.

For our part, we have no reason to believe that the above figures are not correct.

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**BANK OF MONTREAL**  
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MODERN, EFFICIENT BANKING SERVICE  
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General Manager, WILLIAM WHYTE  
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If you become totally disabled before you reach age 55 (after six months of total disablement) the Confederation Life will pay you \$100 a month for 50 months and then \$50 a month for 100 months. Then, if you are still totally disabled at the end of the 150 months, the Association will pay you a further \$10,000 in cash. This is the most desirable form of Life Insurance Policy that can be purchased anywhere. Fill out and mail the coupon and get full particulars.



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**Confederation Life**  
Association

## ONTARIO CODES

(Continued from Page 45)  
rules for minimum wages within the branches of industry covered by them, and not universal wages. In certain schedules now in force the employer who was paying a higher rate of wages than called for in the schedule of his industry is forbidden to lower his wage rate below that which he was paying to his employees when the schedule went into effect. This is the case with the cloak and suit industry, section 8 (a) of the schedule with the proviso under section 9 that any employer shall have the right at any time to submit to the Board administering this schedule, the name of any employee to find if his production is under normal. If such is found to be the case the Board determines a special rate for such employee.

However, the point which should be noted in connection with these minimum wage rates, as now provided in most of the schedules passed by Order-in-Council, is the fact that they are practically on a par with the highest paid, or the union scale, and not anywhere near the prevailing rate of wages. Granted that the latter was too low in many instances, the minimum to be imposed so as to end "sweat shops" was surely not intended by the Legislature to be the scale

which the very small percentage of employees organized in trade unions was able to get from their employers. The failure to take the cost of living into account, and so determine what the "real wage" is, has resulted in aggravating the unequal relationship which already existed between the cost of primary products and manufactured articles. The consequences of this legislation from the purely economic point of view are too apparent and real to require further elucidation at this time.

Again from another angle in viewing the prospect in comparison with the reality of the measure, some employers who attended meetings with the Minister of Labor and his aides to discuss the proposed provisions of the Act will recall that the question of maintenance men in industry came up. Employers wanted some assurance that handymen whom they employed around their plants would not be classed as painters or carpenters under the schedules. Mr. Reebuck felt it would be very difficult to provide in the Act itself for all such contingencies as might arise in this connection, but he assured the employers that as no schedule could go into operation until approved by the Minister, supervision over the question could thus be obtained.

The definitions of "employer" and "employee" are so all-embracing in their scope, and in view of the fact that there is no definition of a "maintenance employee" in the Act, it has become necessary, in the opinion of the Minister of Labor, to require reference to the Minimum Wage Board each specific case where maintenance work is claimed by an employer, and to obtain from the enforcing authority a ruling. Thus we have government by men, or officials, instead of by well-defined statute.

THE Act, according to the interpretation put upon it by the officials at Queen's Park, goes much further than to apply to all workers for contractors, or employers of labor in factories. It means YOU and me. Mr. Citizen who wants to hire a man to do the odd job around his house, or Mr. Citizen who wants to advertise in the newspapers, as some of them do, for any kind of work at 25 cents an hour. If painting, paperhanging, carpentry, electrical, or plumbing work is to be done for the householder, the rate of pay stipulated in the schedule under the Act, in the area or zone covered, must be paid. These rates vary from 75 cents to \$1.00 an hour. Violations may mean penalties by fine or imprisonment for both the householder and the handyman.

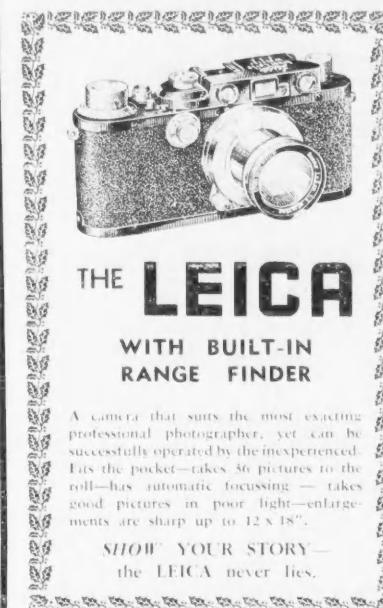
It hardly seems likely or conceivable that the members of the Ontario Legislature ever contemplated an effect of this statute which would so interfere with the liberty of the individual.

If I want to sell an apple to my neighbor for a nickel, why can't I sell ten minutes of my time for a five-cent piece? Must I go to the Minister of Labor and find out whether I am an employee within the meaning of the Act? I certainly am if I happen to wield a paint brush or swing a hammer at so much per. If I am employed in a large factory as a machine operator, and during a slack season my boss offers to let me do some painting for him around the premises, I must find out from the Minister of Labor of the Province of Ontario whether I may do this work at my usual rate of pay and be classed as a maintenance man, or insist that my employer, to keep both himself and myself out of trouble, pay me at the painters' schedule rate.

It would seem that the Industrial Standards Act trespasses upon one's civil rights. Our vaunted freedom of thought, of speech and of action within the provisions of the criminal code is surely challenged here. Indeed by its very implications this law may be more drastic in terms and intent than the most prohibitive regulations ever imposed by D.O.R.A. (The Defence of the Realm Act of Great Britain) in war time, or similar legislation for the "peace, order and good government of Canada" enacted in periods of national emergency or crisis.

Sir William Blackstone, the great English authority on law, in writing during the eighteenth century of civil liberty as understood in England, made a statement which might well be borne in mind when one considers this statute which so restricts the private citizen of Ontario in selling his labor, or the products of his labor. Blackstone said: "A land, perhaps the only one in the universe, in which political or civil authority is the very end and scope of the constitution."

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# SECTION III

# SATURDAY NIGHT

PEOPLE » TRAVEL » FASHION » HOMES » LETTERS

TORONTO, CANADA, DECEMBER 7, 1935

## INTERESTING THE CHILD AT WINDY RIDGE SCHOOL

BY J. ALLAN CASH

WINDY RIDGE Day School is directed by Dr. Blatz, the head of the Child Psychology Department at the University of Toronto, which includes the St. George School for Child Study.

In all the classrooms visited the children were busy and happy. There was a complete absence of fear of the teacher, such as we remember so well in our own school days. Discipline is maintained with the greatest of ease simply by keeping the children busy. Young children will only remain busy as long as they are interested, and that is just what progressive education, as practised at Windy Ridge, aims at, teaching by means of various projects in which the child is absorbingly interested.

One could not help noticing the great freedom in all the classrooms. Children moved around from one to another, helping, suggesting, enthusing over each other's work. The teacher, with infinite patience, watched the progress of whatever was going on, only giving assistance where necessary. There was little evidence of group teaching. No class contained more than twenty children, hence individual teaching methods could easily be used. If a child showed evidences of losing interest, the teacher would go to him or her, as the case might be, and by gentle suggestion and help renew his enthusiasm in whatever he was doing. It was not a case of finishing the job for the child, but rather overcoming the difficulty and encouraging the child to complete it. The nervous strain of a strictly disciplined class was entirely missing, yet just as much, or more, was being accomplished in an atmosphere of freedom and happiness. It was all delightfully informal yet obviously efficient.

THE method of projects used is very interesting. The children of one class are taken to, let us say, the Union Station, where once a year the Canadian National Railways kindly throw open the New York train to them. They are shown all through it, watch a porter make up a berth, and so on, finally being served with apples in the dining car. Returning to the school, they discuss the outing among themselves. Then one of them expresses a desire to make a model train, paint one or play at trains, first making the uniforms, etc. Thus the children create a series of lessons in woodwork, clay modelling, drawing, painting. The upper grade classes add writing to

### THE PICTURES

JAY'S camera went to Windy Ridge Day School and recorded many of its activities: the little "little theatre", the painting and clay modelling and carpentry; and a particularly hopeful sign for the future, the town-planning. Storytelling is the reason for the large, thoughtful groups in the left centre. The upper right-hand picture speaks for itself.

this as well. These lessons go on as long as the interest is maintained on the one project—trains in this case. As soon as this shows signs of flagging another trip is made to a totally different place, starting a new line of thoughts and impressions. Thus is the child given a broad general knowledge of modern life while he is being educated in an interesting and unobtrusive manner.

The youngest children, in the pre-kindergarten class, range from two years and nine months to four years of age. The main object of sending them to school at such a tender age is to encourage them to mix with other children. Their tuition consists of supervised playing out of doors until 10:30 a.m., then the elements of painting, drawing, singing, rhythms and various forms of handwork. It was

(Continued on Page 40)



Ready-made  
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## TORONTO FESTIVAL

BY MALCOLM MORLEY

*Editor's Note: This article continues Mr. Morley's engaging serial on the last Dominion Drama Festival.*

HART HOUSE THEATRE was the scene of the Regional Festival in Toronto. For five nights in succession this model playhouse was filled with spectators following the fortunes of the contesting teams with the keenest interest. The audience came prepared for the best and the worst, and, though there was some of both, the best easily prevailed over the worst.

There was considerable variety in the plays presented: nearly every evening gave a well balanced bill. The New Miracle Players began the Festival with an act from "Little Brothers of God" written and directed by Stephanie Jarvis. St. Francis of Assisi was the character dominating this modern work imitated from the old miracle plays and containing much of their simplicity, as well as an observance of religious ritual. The three scenes of the act were different incidents, a number of which put together made the complete play. The mistakes of Brother Juniper, a dunder-headed monk, provided an amount of fun. An episode in the kitchen showed him as a cook plucking an unplucked bird, feathers and all, in the pot to boil. His humors were spaced between the ceremonial solemnities of the church. It was ingenious as a whole and yet had genuine feeling, thanks to the sensitive direction of the author. The aim of the New Miracle Players is well stated to be an expression of devotion, beauty and humanity in art.

"Little Brothers of God" was one of the five entries in Toronto that came under the heading of original Canadian plays. This description was intended to cover new works by Canadian dramatists irrespective of the subject matter which might be taken from anywhere in the wide world or beyond, as far as authorship could reach. "God Caesar" by Marjorie Price, was contributed by the Playmakers Club, a very live society regularly giving programs in the city of new plays by all manner of potential playwrights, nearly always of feminine gender. The play panted an amusing satire with Julius Caesar in triangular juxtaposition to Calpurnia and Cleopatra. He is made to believe himself a god when a statue apparently comes to life at his command. It was a capital little play with practically all its high spots maintained in a production that was otherwise colorful and good to look upon. Marjorie Price, writing in a kind of *vers libre*, supplied effective dialogue to feed the situations of her invention. "God Caesar" was placed fourth among the Toronto entries, bracketed for that position with "To the Dead Man," presented by the Dickens Fellowship. It was eventually to win the Challenge Trophy awarded by Barry Jackson and a cash prize of \$100 from the Central Committee for being adjudged the best Canadian play entered in the Festival.

The piece was quickly included in the newly inaugurated series of Canadian Playwrights issued by the Canadian house associated with the name of Samuel French, the biggest play publishing firm (or firms) in the world, and with an ancestry going back to Thomas Hales Lacy who, from his shop at 89 the Strand, London, W.C., was turning out printed plays nearly ninety years ago. There is no actual Samuel French to be found in an 180 University Avenue. If alive by this time he would be old enough to be the father of Bernard Shaw. Instead of meeting an old, old man, with his mind probably steeped in the past, I found an interesting soul with her thoughts on the present and an Aragonese on the future of the amateur stage. Mme. Cowell, in the name of the absent Samuel French, is the most stalwart play guardian in the Dominion. Her shelves contain all manner of dramatic works, from "Box and Cox" of old to the latest winner in London or New York. Without any assistance nominal or otherwise, from French she issues the *Canadian Stage* every month, the one magazine in Canada devoted entirely to the Drama and kindred arts.

RETURNING to Hart House where we left the Festival in Progress and were considering the original plays being shown there, it seemed to me doubtful if "To the Dead Man" should be so classified. Could it be described as a new play when the piece was a dramatization of a Charles Dickens story, "The Lazy Tour of Two Idle Apprentices," by K. W. Edge, a Canadian author? Was any adaptation of Dickens an original Canadian play?

The little known story from which it originated does little more than suggest the newly contrived play I saw. A traveler takes the only room in a country inn to discover he is sharing the chamber with a dead man. The supposed corpse rises and explains that his condition was one of terror and that he is really kept alive by drinking a certain potion at intervals. The potion is produced and pours into a glass. Whilst the traveler's back is turned the resurrected man exchanges a glace, giving to the assuredly living man the one with the reviving potion in it. They drink and the corpse returns to the bed he had formerly occupied. The next morning the happening of the night before appears to the guest at the Inn to have been a dream. But was this so? From the text spoken I assumed it was a dream and in summing up afterwards stated that to be my opinion. In the desire to prove the fallibility of an adjudicator, a captions' critic contradicted me in his journal. I reconsidered the point. It was, perhaps, a debatable question. To clear the issue, I asked Horatio Purdy who directed the play and also acted the leading part very well, which of us was right - critic or adjudicator. "Neither" was his response. "The play is supposed to end on a note of query." What the Dickens? Well, I am going to read the story again when I can find it.

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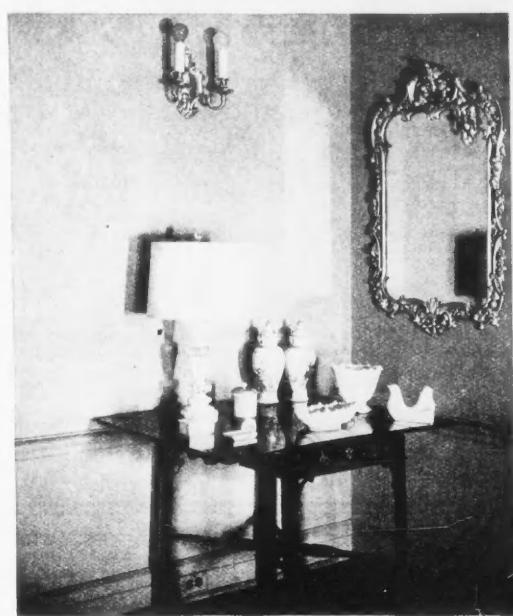
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"Anne Mae," said the mistress of the house, finally giving way to curiosity, "I notice you have been taking our empty grapefruit hulls home with you. What do you do with them?"

The Negro maid looked up at her mistress with a sheepish grin. "Yesum," she admitted, "I've been carrying 'em home. Ise think they make my garbage look so stylish."

*The Canadian Gentleman.*

The new maid was full of her own importance. She had worked on the Continent and felt superior to the other servants.

One day she was telling "below stairs" some of her experiences.

"Are you saving any money since you started your budget system?"

"Sure. By the time we have balanced it up every evening it's too late to go anywhere"—*Toronto Globe*.

## TORONTO FESTIVAL

(Continued from Page 30)

coalescence with other arts, loses its command. Taking "Hill-land" as an indication of the aims of the Symphonic Theatre, I found that, though its appeal was both visual and oral, my emotional response was continually being halted as the medium of expression altered on the stage, or as one of them dominated for the time being over the others. There were moments of beauty in "Hill-land," great beauty. Pictorially it was impressive and the changing lights gave new moods to the composition of the stage picture. The production, too, as claimed, was enriched by the music, both the instrumental and that of the human voice. Nevertheless, the Drama itself being made subservient in an orchestration of arts, there was generally absent the vital quality of action. It was a highly static representation, an elaborated tone poem; something over, not necessarily above, Drama. That was a thing that had been overlaid, smothered; it might almost be said, by the added interpretive forms. Not that the whole was without a certain aesthetic satisfaction, the presence of which was sufficient justification for the Symphonic Theatre.

The descriptive term was chosen by Herman Voaden and the definition applied to an arrangement whereby a theme treated on the stage had several contrasted, yet inwardly related movements, the movements being expressed by the different arts.

The theme of "Hill-land" was the sequence of the seasons. Spring follows winter and, with humans, birth follows death. Such was the plan of the play; there was no plot in the accepted theatrical use of the word.

Liszt composed "symphonic poems." Then why not the "symphonic theatre" invented by Voaden and presumably inspired by Continental experiments?

In comparing "Hill-land" as I had to do, with the other entries, I found that its main merits were outside the scope of what was ostensibly a Drama Festival. My endeavor was to judge that which fell within the accepted meaning of Drama, only considering music, sculpture and other parts of the symphony as contributing factors. From the symposium I selected what was apposite to the action of the

ordinary stage. This conservatism was appropriate, I think, in a Festival where competing teams throughout the Dominion entered the field with the general understanding that the chief agent in the performance of the Drama was the actor.

The Play Workshop is an enterprising group in Toronto and is seeking to develop a distinctly Canadian art of the theatre. Quoting Emerson, the director, Herman Voaden, asks: "Why should we grope among the dusty bones of the past?" It is a challenge that incites and makes for achievement. Yet it can be answered, for bones are the structure of life and bones are made from bones. The group, though only in existence a brief year, has been exceedingly active. It has become a laboratory of the theatre in which are sifted the elements to be used in dramatic composition. More than a dozen completed works have been performed, among the contributing authors being Bertie Brooker, demanding that Canada be self-reliant in art. Jesse Edgar Middleton, historian and critic, Jameson Field, whose rich voice was heard as the Commentator in "Hill-land," T. M. Morrow, prize-winner of playwriting contests in Winnipeg and Montreal, and the prolific Dora Smith Conover.

**I**T WAS in Toronto that I saw the best performance of all those I judged in the Regional Festivals. The play was "The Poacher," by J. O. Francis, the entry of the Arts and Letters Club, the same club that was foremost in the Little Theatre movement some twenty years ago. In Regina I had seen this very Welsh play given by the Saskatoon Little Theatre Club when the interpretation had differed greatly from the present. There had been a key quality introduced lending charm to the production.

The characters seemed to be led, against their will, into a mystic wood. At Hart House the piece was directed by Edgar Stone and very definite was his touch. There was no question about the urge that overcame Twomas Shoot or about his temptation by the cunning, if slightly loose mentally, Dicky Bach Dwl. It was no dryad call taking them into a wood but only too obviously that of the "Old Soldier," as the rabbit who eluded all snares was called. The converted Poacher could resist no longer. His very honor was at stake. It was something that stood higher than his conversion. He and Dicky went out with the grim and set determination to bag that Bunny. The treatment was humanly realistic where on the previous occasion it had appeared fanciful. "The Poacher" seems to adapt itself to either method of production, although the true rendition of the text is the realistic, a fact I afterwards verified from the author.

It was hard to find fault with Stone's direction. In duty bound I tried and mentioned some trifling details. But everything that mattered was as near perfectly done as I could tell. The play presented fewer difficulties than most of the pieces attempted in Toronto. It was less ambitious than the majority. Without doubt, however, it was the best played and had inevitably to take first place. Ivor Lewis, with his lumbering hesitancy and weighed down with the rectitude that pained him so sorely, gave a delightful characterization of the Poacher. Geoffrey Hatton, all outward innocence, as Dicky beguiled and cajoled until Twomas was ensnared like one of the rabbits they were both after. Percy Schutte was a dour Dwydd Hughes and Agnes Muldrew an understanding Marzed, individual performances both contributing to the excellent ensemble. My high markings for "The Poacher" were afterwards confirmed by Allan Wade when as Adjudicator for the Finals he placed the Arts and Letters Club first among the English entries.

Second place at Hart House was secured by "His Widow's Husband," which was the offering of Hart House Theatre itself. The play, an adaptation from the Spanish of Jacinto Benavente, was no easy task and Nancy Pyper, who directed, achieved much. A past intrigue, indicated largely in the undercurrents of conversation, is the cause of unwelcome publicity for a married couple. Of great help to the piece was the pose, as opposed to pose, of Andrew Allan in a "Charles his friend" role and the vitality of Francis Peddie who exuberated as a ruddy-bearded Spaniard in the publishing line. The wife had the lassitude of resource and with a feeling for situation that carefully restrains her sense of travesty. (That abundant sense she possesses finds an outlet in the entertainments which she and Fred Manning give at intervals under the title of "Town Topics." Here nothing is sacred, not even her own laugh, said to be the heartiest in Toronto.)

Mr. and Mrs. Sterndale Bennett work in harness and direct the productions of the Toronto Masquers connected with the firm of Eaton's, without doubt the largest department stores in the world. Together they gave period and tone to the second act of J. B. Fagan's "And So To Bed," a complete play in itself, which came third on the list.

A Grand Guignol showing was "Eyes," by Maxine Block, presented by the Young Jufaera Drama Group. The central situation of Zola's "Thérèse Raquin" was here stressed and over-stressed with lighting. Miriam Paul was very effective as a dumb paralytic unable to protest at the loose love-making of her granddaughter save with her *cues*—hence the title. "Black Night," given by the Beaches Library Drama League, was not a well-chosen entry; neither was that of the Toronto Public Library Dramatic Club, which was a wordy drama of the Cavalier-Roundhead conflict in England. There were opportunities of costuming and the dresses of the all-women cast were a decided feature but the piece itself lacked the drama it spoke so much about. The Toronto Library has many better plays on its shelves in the large and comprehensive section of it that is devoted to the Drama.

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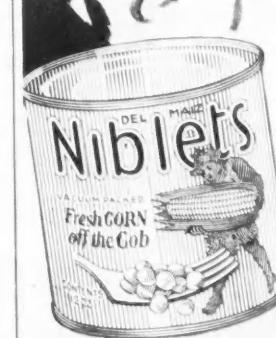
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rolled down his cheeks  
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... Years slipped from his shoulders. Sighs of recollection shook his frame. No longer the steel-eyed Captain of Finance, the Tsar of Ticker Tape . . . but just a boy again, long before he came to the city, eatin' roastin' ears — and how he et 'em! No wonder tears of memory rolled down those capitalistic cheeks and jowls. Thoughts of ticker tape gave way to thoughts of golden ears of corn with plenty of butter and pepper and salt. Why all this sob stuff? . . . Because his third wife had the good sense to serve NIBLETS. That's why! It brought back his youth.

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Colonel W. A. Bishop and Mrs.

Bishop, of Montreal, were guests of

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Winter Fair.

Mrs. K. C. Burness, of Victoria,

B.C., was the guest of Mrs. Edmund

Newcombe in Ottawa for a short time,

later going on to Winnipeg before

returning to Victoria with Major

Burness. Major and Mrs. Burness have

spent the past two years in England.

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## —Ports of Call

# A CALENDAR FOR BERMUDA

### AMATEUR GOLF TOURNAMENTS

Jan. 9 St. George Golf Club—Semi-  
Annual Tournament for St. George  
Trophy.  
Jan. 11 Belmont Manor Golf Club—  
Spey Royal Annual Trophy, 36  
holes, Team Championship.  
Feb. 11 Belmont Manor Golf Club—  
36-holes, Hiram Walker-Gooderham  
and Worts, Team Championship.  
Feb. 17-26 Riddell's Bay Golf and  
Country Club—3rd Annual Invitation  
Mid-Ocean Castle Harbour  
Tournament (Headquarters at Bel-  
montana Hotel).  
Feb. 25 Mid-Ocean Golf Club—Invita-  
tion International Tournament  
Match Play Teams representing  
Canada, U.S.A., Bermuda and H.M.  
Forces in Bermuda.  
Feb. 24-29 Riddell's Bay Golf and  
Country Club—Annual Bermuda  
Ladies' Championship.  
Mar. 2-7 Belmont Manor Golf Club—  
Belmont Manor Ladies' Champion-  
ship Qualifying and Match Play.  
Mar. 10-11 Riddell's Bay Golf and  
Country Club—Warwick Vase  
Tournament.  
Mar. 17-21 Belmont Manor Golf Club—  
Belmont Manor Men's Champion-  
ship Qualifying and Match Play.  
Mar. 24-28 Riddell's Bay Golf and  
Country Club—Annual Bermuda  
Amateur Championship.  
Mar. 24 Belmont Manor Golf Club—  
International Men's Tournament for  
Ellis Brothers Trophy Team  
Championship.  
March 31-April 3 Riddell's Bay Golf  
and Country Club—2nd Annual  
Mixed Foursome Tournament.  
Weekly Tournaments Riddell's Bay  
Golf and Country Club—Visiting  
Ladies' Medal Play—Every Wed-  
nesday, January to April, inclusive.  
Riddell's Bay Golf and Country Club—  
Visiting Men's Medal Play—Every  
Thursday, January to April, in-  
clusive.  
Belmont Manor Golf Club—Visitors  
Medal Play.

week from Hamilton, St. George and  
Flatts Inlet. Lines and bait are pro-  
vided. Visitors desiring to participate  
can make arrangements through the  
offices of their respective Hotels.

### HORSE RACING

Excellent race meets are held fre-  
quently during the season by the  
Bermuda Jockey Club at the Shelly  
Bay Race Track. Announcements of  
the dates are made in the Local  
Press.

### ARCHERY

Numerous tournaments are arranged  
by the Belmont Manor Archery Club.



HARBOR SCENE. The Lady Rodney of the Canadian National Steamships fleet seen through the rigging of an old-world sailing ship, at her berth in Hamilton harbor, Bermuda.

Photo by David Knudson.

Weekly Tournaments—Castle Harbour  
Rod and Gun Club—At Riddell's  
Bay Golf and Country Club, January  
to April, inclusive.

### LAWN BOWLING

Princess Hotel Lawns—Events an-  
nounced in Local Press.  
Bermudiana Hotel Lawns—Every  
Wednesday, January to April, in-  
clusive.

### CROQUET

Bermudiana Hotel Lawns—Every  
Thursday, January to April, in-  
clusive.

### YACHT RACES

International Star-Merry Class—April  
International Six-Merry Class—Prince  
of Wales Cup—Series of four races  
for Atlantic Challenge Trophy pre-  
sented by H.R.H. the Prince of  
Wales.  
The Cigarette Cup—A team series  
U.S.A. Stars versus Bermuda Stars  
of Cup presented by His Excellency  
General Sir Thomas Astley Cubitt  
K.C.B., C.M.G., D.S.O., Governor of  
Bermuda.  
Royal Bermuda Yacht Club—Chal-  
lenger Cup—U.S.A. Challenger versus  
Bermuda Defender.  
The Design Class—Bermuda One  
Design Class versus Long Island  
Sound U.S.A. Interclub Class.  
International Star Class—Open series  
for trophy presented by the Royal  
Yacht Club.

### GAME FISHING

Game fishing is becoming well de-  
veloped in Bermuda. Tuna, Wahoo,  
Barracuda, Amber Jack and Bonito  
are found in large numbers all the  
year round. Marlin are found from  
August to November. Licensed and  
experienced guides may be secured  
throughout the Islands. Anglers  
should inquire about the Annual  
Christmas Lodging Tournament or  
annual fishing trips to ports each

the dates being announced in the  
Local Press.

### SKEET

Feb. 19-25 Castle Harbour Rod and  
Gun Club—2nd Annual Skeet Toul-  
ournament under sanction National  
Skeet Association. The tournament  
will be held at the Riddell's Bay  
Golf and Country Club. Head-  
quarters—Hotel Bermudiana.

### BADMINTON

Princess Hotel Courts—Events an-  
nounced in Local Press.  
Belmont Manor Club—Events an-  
nounced in the Local Press.

### CONTRACT BRIDGE

March—The Bermuda Bridge Club—  
The Annual Bermuda Contract  
Bridge Tournament takes place in  
March.  
Weekly Duplicate Tournaments are  
held on Monday evenings through-  
out the Winter Season, in which  
visitors may participate.

### TABLE TENNIS

Feb.-March—The Bermuda Athletic  
Association—Annual Bermuda  
Ladies' Championship, Annual Ber-  
muda Men's Championship.

### DOG SHOW

1st Week in March—The Annual Ber-  
muda Dog Show, under the auspices  
of the Bermuda Kennel Club.

### EXHIBITIONS

1st and 2nd weeks in March—The  
Annual Bermuda Art Exhibition.  
2nd Week in April—The annual Flower  
Show under the auspices of the  
Bermuda Garden Club.

### FLORAL PAGEANT

The Biennial Pageant of the Ber-  
muda Easter Lily will be held during  
the height of the Easter Season in  
1936. The program includes a gigantic  
street parade of decorated floats and  
the competitive decoration of streets and  
shops. The Pageant is a riot of  
colorful beauty, and is an event long  
to be remembered.

### TRAVELERS

Colonel W. A. Bishop and Mrs.  
Bishop, of Montreal, were guests of  
the latter's parents, Mr. and Mrs. C. E.  
Burden, in Toronto for the Royal  
Winter Fair.  
Mrs. K. C. Burness, of Victoria,  
B.C., was the guest of Mrs. Edmund  
Newcombe in Ottawa for a short time,  
later going on to Winnipeg before  
returning to Victoria with Major  
Burness. Major and Mrs. Burness have  
spent the past two years in England.

Photo by Walter Rutherford.



MR. AND MRS. REYNOLDS L. MERRY, of Toronto, snapped in Ber-  
muda at the Belmont Manor. Mrs. Merry is the former Miss Maureen  
Wilson, daughter of Dr. and Mrs. George F. Wilson, Toronto.

Colonel W. A. Bishop and Mrs.

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spent the past two years in England.

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unrivalled sports—fishing,  
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weeks over tropical seas with  
calls at the storied Islands of  
the Pacific.

New Zealand—  
Maoriland—the  
pocket edition  
of the scenic  
world, where  
nature provides



unforgettable  
wonders, includ-  
ing the Glow  
worm caves of  
Waitomo, and  
Geyserland of  
Rotorua.

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expensive—\$4.00  
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land.

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costs estimated at all repu-  
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**THE NEW ZEALAND TOURIST COMMISSIONER**  
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ONTARIO, CANADA



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dolphin and kingfish fishing. The trade winds  
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given proper emphasis in this "Little Eng-  
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Liter



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## —London Letter

# "PHOTOGENIC" FACE WANTED

BY P. O'D

Nov. 18th.

NOW that the tumult and the shouting are over, and the smoke of battle and ballyhoo has cleared away, I think most people—except defeated candidates, of course, and their more passionate supporters—are satisfied that it was a pretty good election. It was fought along the right lines, in the right spirit, and the right verdict was reached. The verdict, at any rate, which seems most likely to maintain national confidence and efficiency. The British public has once more lived well up to its reputation for good sense and good humor.

Most people, I think, expected the Government to win, though possibly not the most optimistic among its supporters can have looked for so large a majority. And yet it would not have taken a very considerable turnover in the total voting to have given an almost exactly opposite result. Roughly some 21,500,000 people voted; and of these the Opposition polled over 16,000,000. On that basis let the mathematicians work it out. The Government should have had a majority of somewhere around forty. They have actually had at the time of writing 218.

It can hardly be claimed that a system, which gives a Parliamentary result so out of proportion to voting strength, is an ideal one for the expression of the popular will. Advocates of Proportional Representation will probably be prompt to point this out. But the final test of any system of government is how it works. And this one seems to work very well—in Great Britain, at any rate. If it does nothing else, it seems at least to make reasonably certain that one side or the other will have a working majority. And that is of vital importance when there is so much work to be done.

### HUMORIST AS M.P.

ONE of the exhilarating features of the election has been the return of Mr. A. P. Herbert as one of the two Members for Oxford University. Mr. Herbert is, of course, the well-known— one might say “famous” humorist and novelist. He went into the contest almost at the last moment; and his candidature was regarded by most people as just another of his “little jokes.” Mr. Herbert himself took no such view, though his letter to his electors was a good deal more humorous in tone than such things usually are. Perhaps that is why they re-elected him.

“I spent a den of a long time over it,” he has since explained, “writing all of four thousand words, replete with many references to divorce, agriculture, or which I know nothing and pubs.”

Possibly the “pubs” did it. Anyway, “pubs” are something about which Mr. Herbert knows a great deal. Oh, no, not just by drinking in them,— though he may know a good deal about them that way, too—but economically, socially, and especially as an expression of the average man’s right to enjoy himself in his own fashion.

Mr. Herbert is our most determined advocate of the poor man’s right to drink and bet just as freely as the rich man in actual practice does. He regards the legal restrictions on drinking and betting as a vexatious form of class-legislation; and he has fought them at every opportunity—even to the extent of bringing action against the House Committee of the House of Commons for violation of the License Laws!

As a matter of fact, Mr. Herbert, like many another eminent humorist, is an intensely serious person, with an extremely keen sense of social injustice. He really means what he says, however amusingly he may say it. And why should it be assumed that levity of expression indicates levity of mind? But unfortunately it is generally so assumed; and it is likely that Mr. Herbert’s reputation as a humorist will greatly diminish his influence in the House. But he should at least enliven its debates, even if it is only as the sparkle of foam on the crest of tidal waves of twaddle.

### “PHOTOGENIC” FACE WANTED

THE British Broadcasting Corporation is again looking for a girl—this time a girl with a “photogenic” face. That may seem a horrible way to describe a young woman, especially a beautiful young woman, which is what the B.B.C. really wants. But it is far more complimentary than it sounds. It really means a face which “televises” well. So at least Mr. Gerald Cock assures us. And Mr. Gerald Cock ought to know, for he is the new Director of Television.

Not long ago the B.B.C. was looking for a girl with a golden voice. But Mr. Cock wants a good deal more than that. He wants voice and all—personality, charm, and the photogenic features. Not only is the young lady to talk over the air, but she is to be seen as well. It is all part of the new campaign to popularize television and help it to grow up, for it is still very much in its infancy, as even Mr. Cock himself admits. He says that television is “still corroded with every conceivable type of problem.” Coupled with “photogenic” this would seem to indicate that Mr. Cock is a young man with a very special vocabulary as well as a very special job.

The B.B.C., we are told, is planning to give every day a three-hour program of a snappy and varied character. We are to get those of us with television sets dramatized news, fashion parades, excerpts from films, excerpts from shows, illustrated lectures and interviews, television concerts. The aim, in fact, is to give us something of almost everything that the radio at present gives us, and seen as well as heard.

It is part of the plan to create a public demand for television that demonstration rooms should be opened wherever possible. The first will be opened in the West End of London as a tryout, and the public, we are assured, will be welcome to look in—also “look-in”—whenever it

pleases. Hospitable fellow, Mr. Cock! Only I do hope he manages to get that girl with the “photogenic” face and the general “itness.” Otherwise it won’t be such good fun.

### LONDON FIRE TRAPS

EVERY now and then something quite dreadful occurs to remind us what a fire-trap the house of the average well-to-do Londoner really is. They look so solid and secure, those London houses, standing in their well-ordered rows, with their cut-stone fronts, their handsome doorways, and their general air of prim dignity. And yet if a fire ever gets a proper start in one of those dungeon-like kitchens down below the area railings, the whole house becomes a huge chimney, roaring as they might from a blast furnace.

The entire construction of those houses, which you see in imposing block after imposing block throughout the West End, is utterly wrong from the point of view of fire-hazard—and from a good many other points of view as well. “Imposing” is the right word for them—they are all front. Seldom are there more than two rooms in any of those storied which look out so impressively through Georgian windows; and quite often there is only one. And nearly always there is only one staircase, winding up and up through half a dozen floors, and offering the finest of all material for a blaze. It is like packing a chimney with old and well-dried woodwork.

If you should be caught on one of the upper floors, there is simply no way out, except along the steeply sloping roof—supposing that you are so lucky as to have a stepladder handy, and are able to get out through the

sky-light or the heavy trap-door. It is a method practicable only for those with active limbs and steady heads. And there isn’t much time.

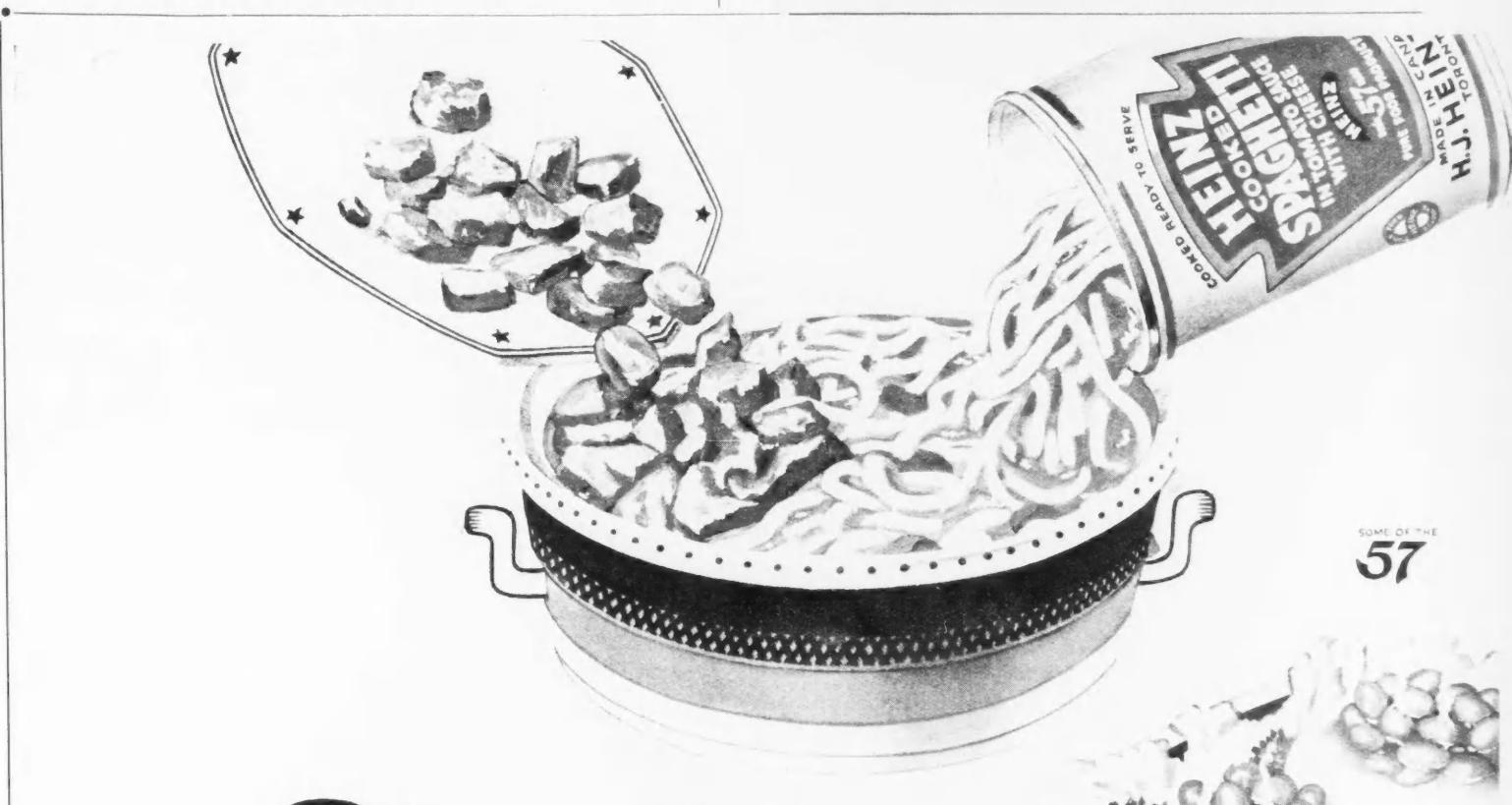
Such a fire occurred last week in the home of an eminent doctor in Wimpole Street, which shares with Harley Street the distinction of being the chosen place of residence of the medical great. The fire was discovered early in the morning, the alarm was sent in at once, and in exactly two minutes the fire-brigade was on the spot. And yet all five of the people at that time in the house lost their lives—merely through asphyxiation, and not from burning. They were aroused, but they could not get out.

There have been other such tragedies. The only marvel is that there are not more of them. And yet the people—the tens of thousands of people, who live in houses of this sort, seem never to take the slightest precaution, though there are a number of simple and quite effective appliances on the market which would make it possible for them to slide down to safety. It speaks well for the soundness of their nerves, or their confidence in the protecting hand of Providence. None the less, I have a conviction that a really alert salesman of fire-escapes would do very well right now in the neighborhood of Wimpole Street. He could certainly sell one to me if I lived there or in that sort of house.

### TRAVELERS

Mrs. Bryce Fleck, of Vancouver, is the guest of Mrs. A. W. Fleck, in Ottawa.

Mrs. A. J. Christie, of Ottawa, and her son, Mr. Harry Christie, have left to spend the winter in California.



57



## Heinz Aids to Quick Feasts



**N**OWADAYS, health and plenty go hand in hand with thrift and variety when it comes to preparing meals. So many appetizing dishes can be made in a twinkling with a dash of this and that from yesterday’s dinner—enriched and rounded out with a tin or two of Heinz Cooked Spaghetti.

Left-over meats—diced, sliced or minced—combined with this famous Heinz food will furnish all that is necessary for many colourful, satisfying one-dish meals... meals that will bring you compliments from all ‘round the table... You’ll find the Heinz Bulletin of “Feasts With Low Cost Meats” a great help. Just write for it. It’s free.

Another essential to hearty, tasty meals is a supply of Heinz OVEN-BAKED BEANS. You can get them in four different varieties. Each one offers a substantial meal by itself. Combined with other foods Heinz

Beans will save you many a half-hour of wondering: “what shall I give them to eat next?” Heinz OVEN-BAKED BEANS are seasonable right now. Just the thing for early winter appetites. And when you buy Heinz OVEN-BAKED BEANS you know you’re getting the finest quality food your money can buy.

### Heinz Cooked Spaghetti

Tender strands of flavor made with fine durum wheat . . . milk . . . butter . . . rare good spices . . . special cheese. All steeped in a delicious, colourful sauce made with sun-ripened tomatoes . . . every essential to taste and nutrient.

### Heinz OVEN-BAKED BEANS

Plump, white, hand-sorted beans. Not steamed or boiled, but baked to crunchy mealiness in real ovens. They give you that “down-on-the-farm” bean-soup flavour. 4 kinds: •With tomato sauce and pork. •With molasses sauce and pork—Boston style. •With tomato sauce, but no pork (vegetarian). •Red Kidney Beans with special, spicy sauce. Heinz prices are low.

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and

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The Home of the Sizzling Steak



A MONTREAL SOCIAL EVENT was the marriage of Miss Honor Mathewson, daughter of Mr. and Mrs. Hugh Mathewson, of Montreal, to Mr. J. Aird Nesbitt, son of Mr. and Mrs. A. J. Nesbitt. In the wedding group are, left to right: Miss Lucy de Lotbinière, Mrs. John McConnell, the bride, Lady Child, sister of the bride, and Miss Lois O'Brien.

—Photo by Nutman & Sons

## THE SOCIAL WORLD

ADELE M. GIANELLI, SOCIAL EDITOR

THAT "rest and returning" suggested for our strength by the prophet, was quoted by His Excellency in his address on occupation in leisure, and it would seem that Toronto's an *au revoir* to Their Excellencies, wishing them back soon after that exhausting welcome, was for them "rest and return." A strengthening of their endurance powers was surely acceptable to Their Excellencies after such a week of engagements, but Her Excellency was untiring in her interest and His Excellency revealed his strength with the spoken word in addition to the written word. The charm of a voice coming over a broadcast from the Canadian Club luncheon captured Canadians who previously had known only the charm of his pen.

But where to begin with this written chronicle of a new chapter in the social world, a vignette of words that may merely silhouette the curtains made by all classes to the new Governor-General. Possibly the reception at Government House is most representative. His Honor (one wonders how His Excellency regards the press deletion of the "n" in Canadian columns) the Lieutenant-Governor and Mrs. Bruce had a pleasant little bonsoir phrase as many were presented to Their Excellencies and the circuit through the drawing-rooms was made pleasant too, by familiar faces. Colonel Eric Mackenzie and Captain Adeane having remained on with the new Governor-General's staff. Lieutenant Rivers-Smith was the new naval A.D.C. there, and Miss Spencer-Smith, Her Excellency's lady-in-waiting, young, pretty, with a remarkable memory for names, and Mr. A. S. Reidert, His Excellency's Secretary, who comes here from the Sudan were standing by the reception line. A twinkle from tall young Maxwell Bruce who with the Hon. Alistair Buchan was in the second drawing-room with Colonel Hertzberg, and then the throng in the morning room, where Colonel Norman King Wilson was "on duty" as he said laughingly, "to see that no body ran off with that gorgeous photo of Mrs. Bruce," which certainly was tempting enough.

It had been a great day for the University as when Convocation conferred a degree upon His Excellency that afternoon he had given them that magnificently classical address on spiritual democracy. Earlier, he had been the luncheon guest of Dr. Cody at the York Club, and it may be interesting to observe here that our new Governor-General and the President of our University are old-time friends with a common interest in educational matters, and so the latter and Mrs. Cody were the first to be invited to dine with them at Government House. One would wish that the late Sir John McLennan had been here, too, to grace the occasion as that noble man would have done.

NO MORE charming house could have graced Her Excellency's first luncheon in Toronto than Beauvoir, where Mrs. Fred Cowan entertained the Horse Show guests to have the honor of meeting Her Excellency. Stone walls with mulioned windows overlooking a landscape "as lovely as Warwickshire," said Lady Willoughby de Broke, and misty like England, too, that noonday and within all the mellowed harmony of patina on old pieces of furniture with lustrous lacquer rods and opaque jades. For it was in the Chinese room that Mrs. Cowan presented her guests to the Lady Tweedsmuir who stood beside her with Mrs. Bruce. Her Excellency was wearing a most becoming light-brown ensemble. Mrs. Bruce wore a black costume as did many women there that day, and the hostess' Chinese-blue gown, of taffeta with a coral thread and touches of silver, was in excellent taste with the decor of the room. Nearby, Miss Spencer-Smith, in rust-red, stood with Mrs. Cecil Cowan, whose smart black frock had a corsage of gardenias and white flowers, huge calla lilies in white vases decorated the living room where the guests assembled. White bouvardia that had been such a favorite with Lady Bessborough who lunched here last year, was arranged in low white vases on the table where Her Excellency sat with her hostess and Mrs. Bruce. Lady Willoughby de Broke and Miss Spencer-Smith. And sprays of white chrysanthemums were in tall silver bowls on the sideboard with its handsome silver candleabra that illuminated the lovely lotus above it. One cannot help being exceedingly partial to this restful Georgian dining-room with its plaid sea-blue walls, sconces of crystals gleaming upon Georgian old masters, and fine mahogany reflecting the well-being of exquisite taste.

The Hon. Mrs. Hastings from Ottawa, Mrs. Gordon Oster, Mrs. R. Y. Eaton, Lady White, Mrs. A. E. Beck and Mrs. J. P. Watson, Mrs. Victor Lawford and Mr. and Mrs. Duncan

MacDougall were some of the throng in the hall where Dr. and Mrs. Carruthers, Mrs. Cawthra-Elliott, Mrs. W. D. Ross, Mrs. Harrison Gilmour, Mrs. David Dunlap, who was giving a women's dinner for Her Excellency, were some others there. And a group beside that antique lacquer lamp with its little figurines nearby of ancient dynasty, included Miss Aileen Larkin, Mrs. Reginald Pellatt, Lady Kemp, and Mrs. R. L. Blackbury from Ottawa. One of the most charming out-of-towners was Miss Edwina Cameron, Mrs. Herbert Bruce's guest, who though a millionairess in her own right, also young and lovely, is studying to be a doctor, and I hear instead of going to a dance one night, went off to watch Dr. Bruce perform an emergency operation—as is that man's devotion to mankind.

Her Excellency's devotion to the Women's Institutes is well known in England, and that and many interests in social welfare as well as the arts in which she is most versatile, made it delightfully easy for guests chatting with her that day to find mutual understanding. Mrs. Arthur VanKoughnet, that Torontonian of broad interests, made an especially graceful approach. Mrs. John Lyle and her two daughters, Mrs. J. M. MacLean, Mrs. R. C. Matthews, Mrs. Alap Phillips, and two Bay Viewers, as it were, Mrs. E. R. Wood and Mrs. Clifford Sifton, whose places are nearby, were among the guests. And not even excepting that palatial screen from the Palace at Peking, the most fascinating antique there to most, was the marquetry desk that had been Haig's own and upon which stood the Field Marshal's photograph, signed by himself.

Mr. Gordon Perry's luncheon for His Excellency was at the Royal York, and as remarked last week, there were seven hundred acceptances. A peep at it beforehand was all we women were allowed, but from the hoar's head and pasties weighing down that baronial board it must have been a Tudor feast. But there was nothing Tudor about the host that the thoughtful host had in the reception room for luck, and more Stuart Period was the Scottish tartan of His Excellency's clan flung over a small table. Bronze leaves upon which were bedded chrysanthemums made the floral decoration on the gigantic table, and gargantuan horseshoes and horse-show mascots made a jolly luncheon-ring of that huge concert hall where Mr. Perry, who is Chairman of the Horse Show Administrative Committee, gave his perennial party.

Mr. Perry and his sister, Mrs. Reginald Pellatt, with Mr. and Mrs. F. K. Morrow received at that very festive function the supper given by the Reception Committee of the Royal Winter Fair. Both Mrs. Pellatt and Mrs. Morrow are noted for their taste in dress, plain, elegantly-cut clothes they like and that evening both Mrs. Pellatt in white crepe and Mrs. Morrow in sea-green embroidered nimon, looked very lovely in the rose-pink Crystal Ballroom of the King Edward. Swans in ice and pheasants in feathers were but some of the picturesque "birds" on the supper table that blushed with abundance of lobsters and salmon. Box-holders and competitors in the ring came on in fine fettle from the Fair, where Their Excellencies had made their first appearance, and members of their staff came, too, intent on dancing. Captain Boyle, though not "officially" on A.D.C. duty here, accompanied Mr. Peter Marshall whom he was visiting, and Lady Willoughby de Broke, a huge brooch of diamonds clasping the cherry-velvet scarf that fell in long trains over her white satin gown, was in a party of the judges with Lord Willoughby, Colonel and Mrs. Guggenheim of Babylon, Long Island, had been dining at Government House first—she is extremely charming, and at lunch one day wore one of those new lame tissue frocks. Mrs. Billy Bishop at that same luncheon, had on the most intriguing pair of palest pink taffeta gloves, palm-lined with kid; that



Mary Dunhill

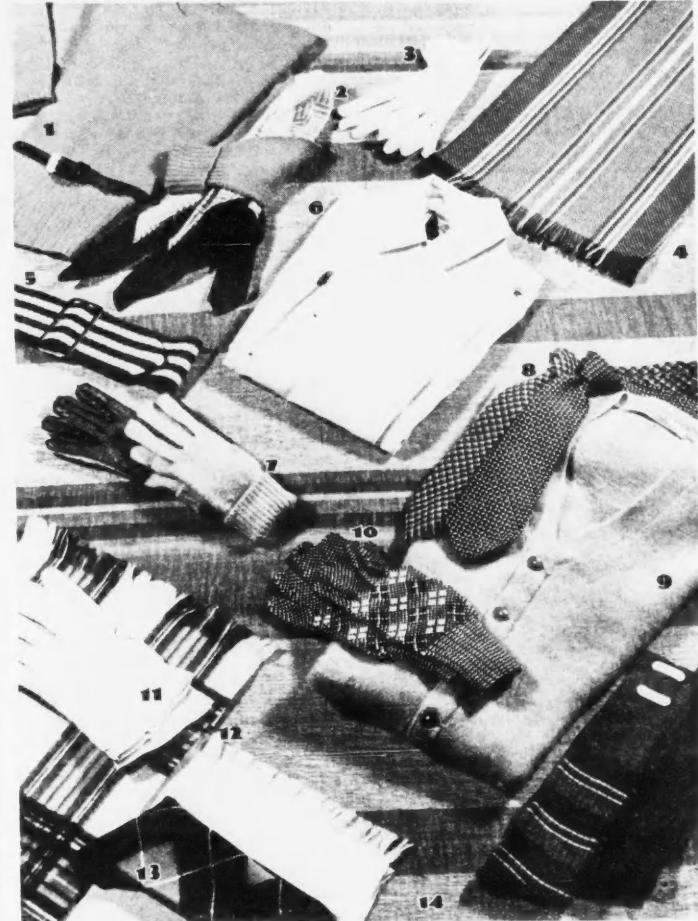
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And now these exclusive creams, cosmetics and perfumes come to Toronto under the aegis of the Fairweather name. Made in London by Mary Dunhill, daughter of Alfred Dunhill, founder of the famous firm, these preparations are the choice of discriminating women. As gift suggestions: Frou-frou du Gardenia Perfume—\$10 to \$50 a bottle; Mary Dunhill lipsticks—\$1.50; Frou-frou du Gardenia dusting powder—\$3.50. Appointments may be made for complimentary demonstration facials.

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For Him...

8. Jaeger scarves, gay checks, \$2.50; soft cashmere, \$2.25.
9. Cardigan or Jaeger camelhair and wool, \$10.00.
10. Checked string sports gloves, \$2.25.
11. Hand-sewn English Buckskin gloves, \$5.50.
12. Jaeger scarves, gay checks, \$2.50; soft cashmere, \$2.00.
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night her V.C. husband escorted her, Colonel Bishop in person, and with them were that jolly couple, Mr. and Mrs. John Irwin, the visit of the Foreign officers' army teams being due to the good offices of the former. Mr. Irwin is President of McColl-Frontenac. Did you hear his radio speech earlier that night about the horses? Immediately after it, his young son and daughter at home in Montreal wired their congratulations on what they called his "sermon on the mounts." Colonel and Mrs. R. Y. Eaton came on with their son and daughter,

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now appearing at the  
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Hotel

P. KIRBY HUNTER, General Manager

(Colonel Eaton being honorary Colonel of the Governor-General's Body Guards, he was one of those at the luncheon Colonel A. J. Everett and officers of that regiment tendered to His Excellency that week at the Military Institute.) Brigadier Elkins was with Mrs. Elkins, who looked smart in a handsome gown of silver lame with turquoise scarf, and Mrs. K. M. Holloway with Major Holloway, was in a pretty blue and silver dress. Miss Margaret Rawlings had a fascinating tiger-skin buckle catching the belt of her yellow frock and Mrs. Dugald Gillespie's black tulle halo was attractive. Both Lady Kemp and Mrs. R. J. Christie were in black gowns, but Mrs. Frank McEachren with Mr. McEachren wore a smart white satin. Miss Eugenie Woodruff with Mr. Jimmy Struthers, wore a model in black lace and chatted with Mrs. John Bonvier III, who later told me that she had been the best amateur dancer of her débuteante year in New York. Mrs. Hilton Tadhope, whose daughter is now living in New York, was looking very smart in white and it was her birthday, too. And in white with sable, was Mrs. E. H. H. Wright who with Mr. Wright was visiting Mr. and Mrs. Morrow, and in their party were Mr. and Mrs. Arthur Selmon, also of St. Catharines. Colonel George Drew had been in a box-party at the show, as was also Mr. Clarence Bogert and Mrs. Bradford, wife of Major W. B. Bradford of the U.S. Army team, had been cheering for the American officers, although her black frock had a decolletage of Irish lace!

**CUP NIGHT** at the Winter Fair is always "Sup Night" at Stanley Barracks—to say nothing of a "wee sippy," and this year according to tradition the Howard Ferguson Cup was filled to overflowing even if it did go to the Irish Team, and our own army team took third. Again Colonel Timmins and the officers were hosts, Major Batty carving turkeys most expeditiously at the gala blue and gold supper table and the D.O.C. and Mrs. Elkins sitting at the head of the room. Mrs. Batty had been in the R.C.D. box that night with Major and Mrs. Cock, their pretty daughter Pamela, Major and Mrs. Holloway and Miss Mary Blackburn from London who was with Mr. Desmond Smith. And Mrs. Stuart Bate, wearing a smart green bodice on a black gown, was another R.C.D. officer's wife. Captain and Mrs. Walter Gillespie—the latter very charming in blue with a corsage of pink roses, were visitors to the box, and with them Captain and Mrs. de Lohinière Panet here from Kingston. There from Ottawa was Miss Lorna Blackburn, and from the Seigniory Club, where great doings are planned for the Christmas holidays, came Mr. Geoffrey Hedges.

Miss Margaret Eaton had had great luck with "Cuchulain," winning the Thousand Dollar Stakes that evening in succession to a big win the night before. Gathered at the ringside that night I had seen Colonel Bart Bull in a jolly box-party; Miss Jean Adele Burritt, looking very smart, with Mr. D. C. Durland who himself had presented a handsome trophy; Mr. and Mrs. T. J. Macabe, who had had a jolly luncheon party that day; Mr. Peter White always interested; Mr. and Mrs. Timothy with a boxful of friends; Mrs. Guy Rogers just across the way from where Mrs. John Counsell and Mrs. Gwyn Francis sat with Mr. and Mrs. George Cawless; and Mrs. Ronald Hart in a very smart green and sable-trimmed wrap.

Speeches and congratulations with some commissaries, stately and Stanley Barracks that night, and French quite glibly was the language of the moment. Mrs. Clifford Sifton being most adept at it with Miss Margaret Eaton and the French officers. Colonel Eric MacKenzie came in for a dance; Mr. and Mrs. Churchill Mann, of course, were both in riding kit; Mr. and Mrs. Brinkenden were down from London, Ont. Lord and Lady Willoughby de Broke were from London, Eng., and the two pretty sisters, Mrs. Frost and Miss Snow, were assuring everybody that those were their real names. Mrs. Frost of Montreal, was a Miss Snow of Chicago, so there you are, and there is apparently nothing in a name. But then we called it a day and with the dawn came that next day that saw the end of the Royal Winter Fair Horse Show, all finished off in very good style with that farewell dance in the committee rooms of the Reception Committee at the Royal York, where Mr. Murray Fleming was the most cheerful of charmers and most hospitable of hosts.

AT the 48th Highlanders' Ball Highly amused His Excellency appeared to be at the Scottish spontaneously and did a toe tap in time to the reel, or was that the floor swaying with the kilts? Only a Scot could keep a steady eye as the skirt of the reels rocked the air and the schottische swirled by, but no Scot could keep a foot still. Eighteen hundred guests sat at supper, so surely it was the largest assembly ever welcomed by a colonel of the 48th. Colonel and Mrs. Givran receiving with Colonel and Mrs. Robertson, Mrs. Gibson Shaw and Major and Mrs. Gerald Malone. In addition to these, Major and Mrs. Eric Halldenby were also in this group receiving Their Excellencies upon their arrival at the Royal York and walked with the vice-regal procession, led by brawny pipers, to the ballroom doors. There pretty Miss Jane McLaren presented an orchid bouquet to Her Excellency, the pale mauve of which went beautifully with her graceful pastel-blue lace gown, and some of those rare Amazon lilies giving it a touch of white. A wreath of scarlet gave a military touch to the smart black and white plaid taffeta worn by Miss Spencer Smith, who has the most lovely fair hair. Blue lapels were not necessary to distinguish members of His Excellency's staff. Colonel Eric MacKenzie, Mr. A. S. Redfern, Captain Adeane and Lieutenant Rivers Smith, so well London-tarred were their suits. From London also had come Major-General Granet Hughes and Colonel Baptist Johnston's. I believe but from far bears from the land of the feather

only could have come Scottish enthusiasm such as Mr. and Mrs. W. D. Ross's, Colonel and Mrs. K. R. Marshall's, Mrs. William Hendrie's whose two sons are stalwarts of Highland tradition, Miss Eldred Macdonald's and Mr. and Mrs. James Scott's—all of whom were chatting with Their Excellencies as well as Colonel and Mrs. Billy Bishop accompanying Mrs. C. E. Burden.

Would it be a St. Andrew's day without Major and Mrs. Scott Giffin whirling by in a reel, Colonel and Miss Michie or Colonel and Mrs. Ewart Osborne, whose dinner had been one of the parties preceding, as well as Mr. and Mrs. J. A. McLeod's? And out of the family safe had come the gold Macdonald badge that pinned Mrs. Patterson Farmer's tartan, she and her husband sitting at Mr. Henry Macdonald's table where Mrs. Hillyard Robinson was wearing a Viennet model. Some of those seated at the head table were Brigadier and Mrs. W. H. P. Elkins and Colonel and Mrs. Logie Armstrong, and what a ceremonial it was when the Haggis was borne aloft for Her Excellency to cut with Colonel Givran's scimitar and paraded to pipes around the supper rooms. At one long table sat many of the younger Scottish set—the Reed Blaikies, the Bruce Kings, the Geofrey Boones, Miss Isobel Ross, Miss Kitty Lockhart Gordon, the Robert Hays, and from Port Hope had come Mr. and Mrs. Philip Ketchum, Colonel and Mrs. Ralph Gibson representing Queen's Own; Major and Mrs. John Chipman were in the Highland set as were Captain and Mrs. Fred Macdonald, and not only for having two sons in the regiment but for being a ball executive was Mrs. Charles Catto wearing orchids. Orchids might have gone to Mr. Norman Seagram for leading the orchestra in one rousing number, or to Miss Patricia Watson for having her pink dress in plaid of tucks, or to Colonel Keiller Mackay for bringing the greatest number of guests. Mr. Justice Mackay, as he now is, brought a hundred and twenty-five on with him from his preceding party they came from Oshawa. Colonel and Mrs. R. S. McLaughlin from Niagara Falls. Mr. and Mrs. Claude Findlay, they included generals General and Mrs. John Gunn, also a former Cabinet minister—Mr. and Mrs. Earl Lawson; and presiding to his side on superbenches this time, instead of Judges' benches, were Mr. Justice Fisher, Mr. Justice Hope, Mr. Justice Henderson and Mr. Justice McEvoy, with their wives.

U.S.A. naval reserve officers from the Naval Barracks in Chicago where the 48th had been marvelously entertained, had come over for the Ball. Captain Edward Evers and Lieutenant Switzer, with their wives; Mr. Andrew Maclean of our own Naval Reserve was with his pretty wife; a Biscay shot, Colonel Utton, was with his wife; and Mr. Rankine Nesbitt escorted his wife, whose sun-ray tinsel scintillated in the ballroom where kaleidoscopic lights illuminated the tartans of the clans.

**NO GATHERING** of the clans could have brought out a greater multitude than did the meeting of the Women's Canadian Club when Her Excellency addressed it. More than a thousand members and their friends were in the Crystal Ballroom of the King Edward with every one of them Her Excellency shook hands, and as it was but the previous evening that she had shaken hands with a couple of thousand others, one wonders if we are not welcoming her too "recounting" as it were, and will she ever write a book entitled like Ian Hays, "The First Hundred Thousand."

But the members loved this image of the newest Canadian who spoke so delightfully informally to them, and Mrs. Albert Matthews, the President, is to be congratulated upon a most successful meeting. Their thanks were expressed by Mrs. C. D. H. MacAlpine, and after adjournment, tea was served by a committee including Mrs. Plumptree and Mrs. F. N. G. Starr, who is one of the vice-presidents.

**IT WAS** a busy week for Colonel and Mrs. R. Y. Eaton, for with one son and daughter riding their beautiful Irish hunters to victory at the Royal Winter Fair, another daughter came back from New York bringing a guest that charming girl, Florence Johnson. Edward Johnson's daughter and their eldest son was being married. Mr. Jack Eaton's wedding to Miss Phyllis Finlayson was a very quiet family affair in St. Paul's Chapel, with Bishop Renison officiating, assisted by the Rev. A. E. Wington-Ingram of Midland, the bride's home. Owing to the illness of Mrs. Finlayson, Mrs. Eaton held the small reception at "Killyvane," but Mr. William Finlayson gave his daughter away and Mr. William Finlayson, Jr. was an usher at his sister's wedding. She is divinely tall and fair and so would look very lovely in the long, flowing gown of coral chiton which she chose, and with which she carried white orchids with lily-of-the-valley. Her bridesmaid, Miss Cynthia Jafray's gown duplicated hers in a deeper shade of coral, and both their hats were braided twists of the two shades.

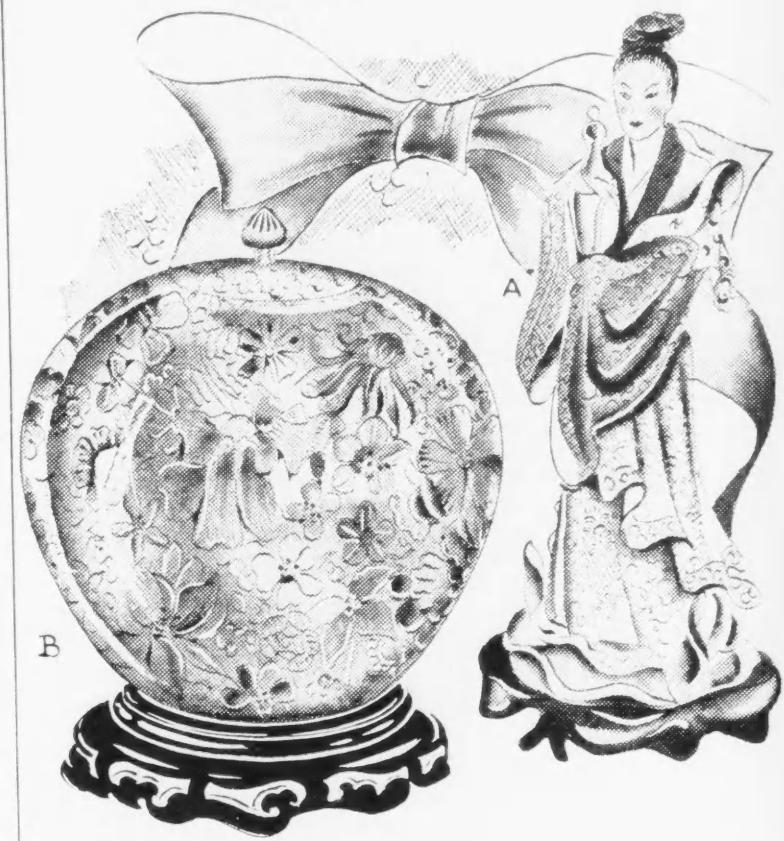
Mr. Alan Eaton disregarded his horse show schedule to be a groomsmen to his brother, and Mr. Desmond Smith, who has also been riding at the Show, as he is an R.C.D. officer, was an usher with Mr. William Fleury. After the reception, at which Mrs. R. Y. Eaton was wearing a stunning green velvet ensemble with touches of antique gold and sable furs, the bride and groom left for Bermuda, but are returning to live here in Chaplin Crescent.

#### TRAVELERS

Their Excellencies the Governor-General and Lady Tweedsmuir, accompanied by the Hon. Alastair Buchan and attended by Miss Spencer Smith, Lt. Colonel Eric MacKenzie, Mr. A. S. Redfern, Captain Adeane and Lieutenant Rivers Smith, have returned to Ottawa from To

Lord and Lady Willoughby de Broke have been guests at Government House, Ottawa.

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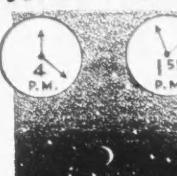
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Take "Aspirin" Tablets with a full glass of water.

Three "Aspirin" Tablets, crushed and dissolved in a glass of water as a gargle. Gargle with this mixture twice, holding your head well back to permit this medicated gargle to reach the irritated membranes of the throat.

The "Aspirin" will take internally acts to fight a cold almost instantly. AND eases the aches and pains that accompany most colds.

The gargle acts instantly like a local anesthetic to soothe and ease pains in the throat.

Try this way. You will be amazed at how quickly you can ease a cold. Be

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Find leisure and pleasure in Australia. World events inevitably attract travel destinations. The trend today is along the South Pacific. Head to this land of the Southern Cross. Summer is there now, inviting you to enjoy Australia's vivacious, sociable, hospitable people—see her amazing aboriginal and animal life. She is not far off. The round trip is swift, luxurious, moderately priced, with a favorable exchange! On the way: Hawaii, Tahiti, Samoa, Rarotonga, Fiji, New Zealand. Details from your Travel Agent.

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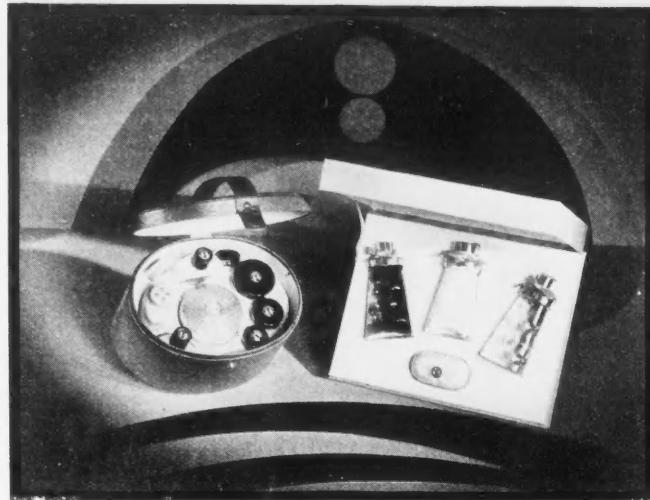
You will find air-conditioning in Santa Fe's comfortable coaches; in finely remodeled tourist sleepers; in Pullman, lounge and observation cars, and diners.

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## DRESSING TABLE

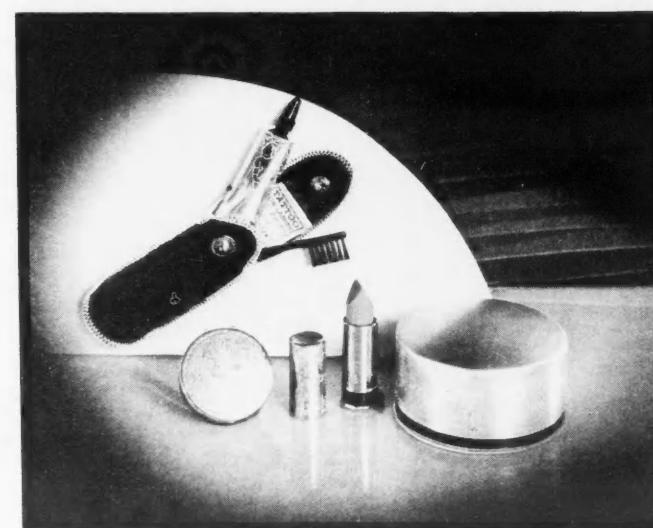
Suggestions For Christmas Gifts



BEAUTY IN A BANDBOX! Helena Rubinstein designed it to contain no less than nine of her most important preparations, which include everything for the most complete care of the complexion. Also shown, is her bath quartet composed of bath essence, powder, eau de cologne and soap. The first three are in the distinctive dimpled bottles with gold tops.



THE SILVER AND BLACK GLASS containers of these Vita-Ray preparations are invitingly modern. The set at the upper right includes face powder and the all-purpose cream. Also shown are the compact and lipstick. The Ogilvie Sisters home hair treatment kit, also shown, is in two versions . . . one for the oily scalp and another for the dry scalp. Included in the group is "Aura", their hair fragrance.



"TATTOO" WAS INSPIRED by the dusky yet vivid coloring of beauties of the South Seas. The photograph shows "Tattoo" powder, rouge, lipstick and the new form of lash and brow beautifier. The latter is a fluid contained in a tube, and is described as requiring no water, harmless, waterproof, easy to apply, and very lasting.



THESE WILL DELIGHT many a feminine heart on Christmas Day. Upper left, Richard Hudnut's "Marvelous" cosmetics in a silver gift box to match the silver containers. Centre, another box containing all of the most important "Gemey" preparations. Right, a tall bottle of the eau de cologne, with a special atomizer to be attached. Lower left, Richard Hudnut's new gold compact "Le Son", with rouge and loose powder . . . plus space for no less than five cigarettes! Lower centre, "Vogue", a stately new fragrance.

THE PERFUMES OF GLORIOUS WOMEN

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The Perfume  
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Fashions are given to changing, but there is one fragrance so steeped with sentiment that it is forever fresh, alive, eager — new as the mode. *Quelques Fleurs* is probably the most popular of all the world's perfumes, because in its fragrance is the magical charm of sweet, thrilling youth, when everything is taken lightly and lighly. \$1.00 to \$25.00.

Other famous fragrances by Houbigant: *Le Parfum Ideal*, moonlight and the eternal feminine, the "perfect" perfume. \$1.00 to \$7.50; *Bois Dormant*, cool and still, dreaming woodlands, \$1.00 to \$18.00.

**HOUBIGANT**  
PARIS

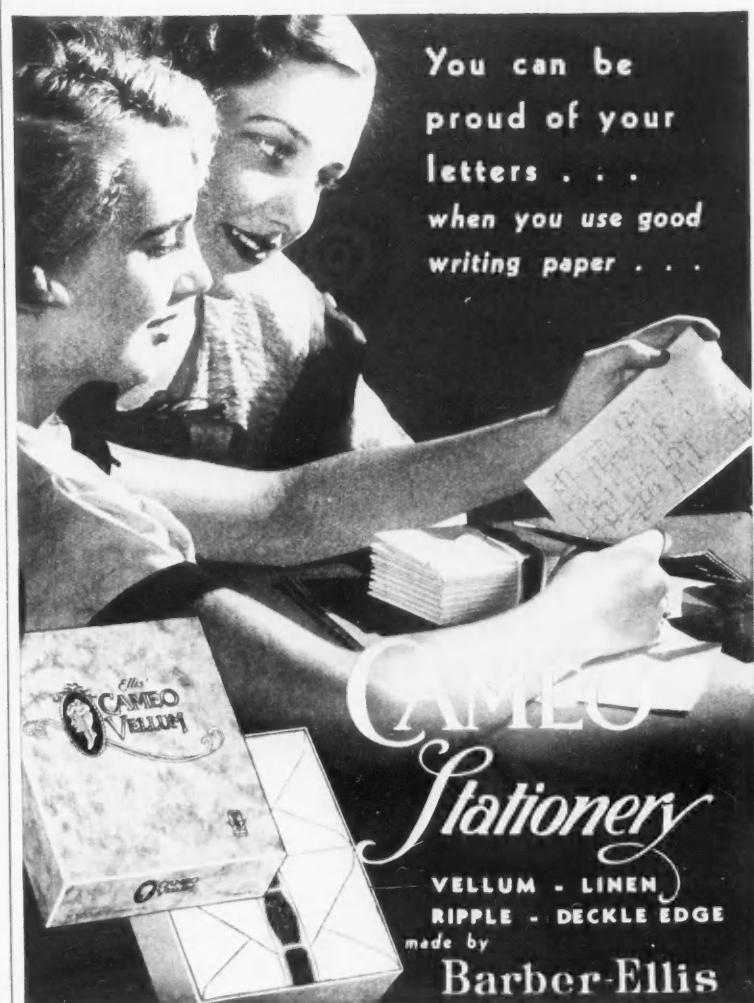
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# THE DISTAFF SIDE

BY MARIE CLAIRE

STRANGE how the coming of the first snow turns our thoughts towards Christmas. How pitiful the lot of those unhappy countries that do not know the snow!

All day it has been falling with its own soft insistence. What if it at first does turn on city streets to a black unwholesome dampness?—? in the air its "illigree petals" are lovely "pavé our devial" and on the roofs it waits for Santa Claus.

Now is the time—you will have none later—to take down your Christmas anthologies, to enjoy re-reading old carols and thrill at finding a new one, to dip into some at least of the wealth of delightful literature that has grown up around Christmas. We have just been diverting ourselves with Hilary Belloc's carols and parodies. Do you know his "Mrs. Markham on Christmas"? It's a bright bit of gentle ridicule, following so closely the manner of the original that its mirth-provoking quality is very nearly wicked. I can only quote a bit of it. Mrs. Markham and her children are seated on the horsehair covered sofa.

Mary (settling down comfortably): "And now, dear Mamma, you will tell us something about Christmas, as you promised."

Mamma: "Well, my dear, I suppose I must, because the Season of Good will and Peace on Earth is approaching; but I confess I prefer to instruct you children in the workings of our Constitution, the justice of our Laws and the beautiful adaptions of our Social System, which is the pride and envy of the world. . . ."

Mary: "Pray, Mamma, why do we hang holly and other evergreens about the House and even in Church at Christmas?"

Mamma: "As an accompaniment to our festivity, my dear, I suppose, or perhaps as a sign of our rejoicing. It is a most ancient custom."

Mary (doubtfully): "I see; and the same with Christmas Trees."

Mamma: "No. Those are of recent introduction and come, like most good things, from Germany. They were brought into England by Albert the Good."

Mary: "Pray, who was this foreign potentate, Mamma?"

Mamma: "Ah! my child! . . . He was a German Prince, the Husband of our Great Queen Victoria."

Mary: "Great Heavens! I never knew Queen Victoria ever had a husband!"

Mamma: "Of course she had, my dear, but he died, alas! comparatively early in life."

Tommy—"Why was he so good, Mamma?"

Mamma: "Because he had a good mother. She was also a very clever woman as German women so often are, and had many brilliant friends attending her; among others a Mr. Meyer, from whom little Albert may have acquired his fine taste in pictures."

Mary: "Was he handsome, Mamma?"

Mamma: "Strikingly so, I believe. But I can only judge from his monuments, which hardly do him justice. Well, then, he it was who decorated the Christmas Tree on to our dear old English Christmas. He also introduced Fish Knives."

WELL, here we are again with the names and numbers on the price tags of a few presents to pile around the Tree. Hand picked, no outside influence, and all opinions strictly personal. To encourage you we shall even mention the shops where they are sold.

At *The T. Eaton Co.*, whose G.E. Shop is better than ever. Order through their Personal Shopping Service full of bright young women with taste and common sense.

Grand late supper sets in natural hardwood. A big cheese or hors d'oeuvre tray, salad bowl, two servers, and four individual flat salad bowls. Acid proof zodiac decorations, fish'n stars, in white and red on a midnight blue band. Other patterns, too. Set \$15.25. Send it to a respected hostess. A Lalique ornament any modern that me would simply adore a tall crystal slab on an ebony block with a slender French Madonna and child etched in some amazing way inside. \$27.50 and worth it. Speaking of Madonnas, very engaging ones in Austrian pottery by *Rudolph Pett*. Sort of peasant stuff, partly rough finished but with her cloak flowing on in a lovely turquoise glaze like a Chinese ginger jar. A half figure \$6.00; standing, and a pick. \$10.00. A frantic skier in the same ware might please your sportin' gentleman friend \$2.50. Nice, awkward pair of them, bigger, \$7.25. Perhaps he'd prefer a swell chrome and black barometer that's knowing about humidity and all and about as big as a Westclox alarm, but considerably grander \$15.00. The last word in Christmas table centres a plate glass Christmas tree like a four fold, criss-cross screen with etched stars and a blue mirror reflector. Two sizes—\$9.75 and \$12.75. Set of six delightfully modern kneeling angels to go with it. \$12.50 set. Natural wood pigs stuck full of toothpicks for the snacks at a cocktail party are \$1.75. Very snooty they are. Finally, glorious cashmere couch throws from Scotland in the most delightful shades—chalky pastels and fascinating "off" colors, light as thistledown. What a find for a delicate lady! \$12.75 each.

*The Sea Captain's Shop*, Gerrard Street—full of things it must have turned China pale to part with—and superb German and Austrian and French stuff. Order direct. Thousands of individual things. Chinese evening coats—hold on; they don't sag out on American lasts—wonderful embroidered silks on one side, white coney fur on the other—big crush collar—and absolutely reversible, so help me all sorts of lovely colors \$50.00 each. A jade ring—a smooth oval about as big as the two nails on your first fingers, reported the finest piece of jade for sale in this country, \$500.00. A mere pittance to jade collectors. Insulated chrome coffee pots—very smart, and listen, the cylindrical off-white pottery jar fits into a chrome case lined with asbestos (or sompin') spout and handle sticking out. Just can't get cold! \$8.00. German Rhine wine glasses, and new

European cocktail glasses tall and spreading, plain and good, 75c each. Vanity boxes from France and Germany, oblongs in grand metals or colored enamels containing room for all party conveniences including cigarettes—new and very swank—\$1.00 to \$22.50. A lumpy turquoise matrix necklace of glorious color, \$12.50. A leather box, elaborately brass-hinged and locked and gay lacquer red—about 28 inches long. I'd use it for the wood box that's practically impossible to find—\$35.00. Lastly, the most precious lingerie. Chinese bed jackets in brocade with silk padding, \$12.50, or airy things of lace and chiffon, \$8.50 and on up. Flowered chiffon or georgette nighties with ribbon slides on the shoulders—do at a pinch for a party (but wear a slip), \$15.00. Others in silk crepe of lovely quality, piped with subtle colors, faced down the front, or belted with bias *roubaix* of color, \$8.50 and \$10.00. Slick. Heaps of lace trimmed little models that cleverly combine the vamp and the lady, \$12.50 to \$27.50. Whiter laces this year.

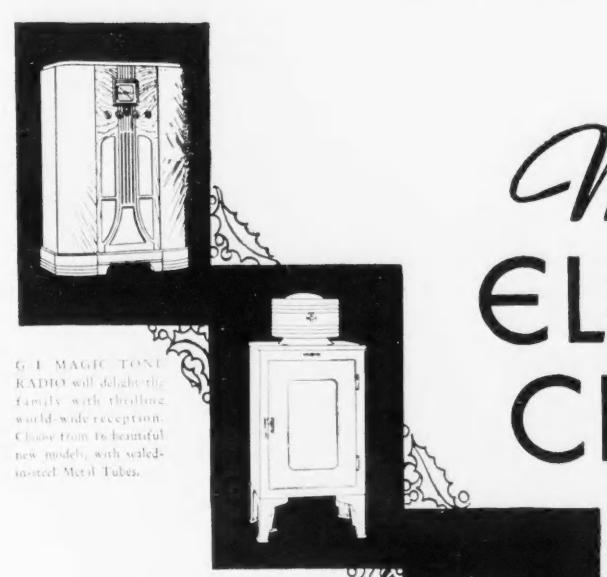
*The Robert Simpson Co.* Not so larky perhaps, but choice of an immense stock some of it beautiful. Order through their shopping service. Plenty of those popular chrome sailboats on blue mirror reflectors—very much wanted this year. Boats 95c to

\$5.95, mirrors \$1.95 to \$2.75. Fascinating pottery sets for doortops or inst fun—very suave and sitting up high and handsome white and good colors, about 22 inches high, \$2.50. "Shelleys" English white bone china in open stock, so fine it's almost translucent, yet dead white, awfully smart and lovely shapes, tea cups 50 cents, muffin dish \$2.50, jugs \$1.00 to

\$1.75 and so on. Trick plate glass squares and shaped corners to make your own table centre design, blue, gold, bronze, or crystal, \$1.00 a square. Interesting blue glass and chrome cocktail shaker and six chrome framed low glasses \$8.95 the set. Good tear glass liqueur decanter so heavy you could throw it on the floor if that's what you like to do with

liqueurs—\$9.75 and 25mm. Liberty pewter cigarette box with that lovely peacock colored enamel on top \$37.50. A grand assortment of Crown Staffordshire "red flowers in china" a yellow powder box, its top covered with primroses, my pick at \$7.50.

Most of these are for Her, you'll have noticed. Well consider them next week, if we all survive this



G.E. MAGIC TONE RADIO—will delight the family with thrilling world-wide reception. Choose from beautiful new models, with sealed-muted Metal Tubes.

G.E. REFRIGERATOR—famous for its unrivaled dependability and economy. Five Year Protection on the mechanism. See A.D.C. and a host of other modern features.

G.E. HOTPOINT RANGE—lets Mother really work. It means delicious meals in shorter kitchen—more beauty. Hi-Speed. Colored Elements in all models.

G.E. WASHER—makes child's play of wash day. Tubs, drainers and saves laundry bills. The new G.E. Activator elements—handy and washes all clothes thoroughly.

HOTPOINT PERCOLATOR—modern design—finished in beautiful chrome. Makes delicious fragrant coffee. Priced from \$9.95.

HOTPOINT HEDDLE THEATRE—supplies quick, steady heat to living room, den or bedroom. Prices \$1.15 and \$3.95.

G.E. HOTPOINT IRON—used in millions of homes. Choose from several models with many advanced features. Priced as low as \$3.95.

G.E. SANDWICH TOASTER—will toast crisp sandwiches, fry ham and eggs, grill steaks and make pancakes. A beauty! Priced at \$3.95.

100 GIFTS  
to choose from

SIMPLIFY your Christmas shopping by selecting from the wide variety of General Electric Gifts—modern gifts that give magical convenience, day after day, year after year. You will find General Electric Gifts featured in leading electrical, hardware and department stores. And you can purchase any of the larger appliances on convenient Christmas terms.

MADE IN CANADA

EC-12

CANADIAN GENERAL ELECTRIC Co., Limited

*If I were a mother...*  
I'd always use  
**KLEENEX**  
FOR HANDKERCHIEFS

Yes, leading hospitals insist on the use of Kleenex for handkerchiefs. You see, Kleenex holds over 99% of all cold germs that touch it. Thus Kleenex prevents the spread of colds and shortens the life of colds.

Kleenex is twice as soft and five times more absorbent than cotton.  
Be sure you get Kleenex. Ask for it by name.

NOW  
at a  
NEW LOW PRICE  
Costs less than to have handkerchiefs laundered



WALLACE HAVELOCK ROBB, Canadian naturalist and poet, who will give a lecture in the Royal Ontario Museum Theatre, on Dec. 13th.



OBEY that urge to buy nice things . . . this is not extravagance! MOSSFIELD Blankets keep their loveliness for a lifetime. If washed with care. You can see them at the better stores throughout Canada.

PORRITTS & SPENCER  
Canada LIMITED  
Hamilton Ontario

**MOSSFIELD**  
BLANKETS - COMFORTERS

YOUR EYES CAN HAVE  
THIS SAME BEAUTY...



Beauty's claim to elegance with Maybelline Dark Mascara and makeup brushes are a styling and beautifying must for every girl. This is the only true cosmetic. It is a real Black, Honey, Blue, or Golden Brown color. This *cosmetics* is selected for Paris, Italy, Montreal.

**Maybelline**  
MASCARA

Why  
are Wedding Rings  
worn on the  
third finger?



• Many years ago, it was believed that a separate street was connected to the third finger of the left hand with the heart. Consequently, when the hand was given, the heart went with it. This old belief has been disproved, of course, but the custom of wearing wedding rings on the third left hand finger still prevails.

The belief, however, that has never been disproved, that holds as true today as it did a thousand years ago is that a woman is to be attractive to men, must have lovely skin.

Have you ever tried Italian Balm, the *second* Skin Saviour - to keep your skin smooth, soft and youthful in appearance? Italian Balm is certain you know - it banishes chapping, dryness and coarseness of skin texture, *more quickly* and at less expense than anything you have ever used before. If it doesn't your money will be cheerfully refunded.

Italian Balm is sold in 35¢, 65¢ and \$1.00 bottles and 25¢ tubes at drug and department stores.



Campania's  
**Italian Balm**  
Canada's Most Economical Skin Protector



LOVERS OF NOVELTY will welcome the decorative note struck in this holiday table-setting by a Christmas tree of crushed Cellophane flanked by tall white tapers. Of interest, too, is the modern cloth of thin Cellophane and rayon.

## CONCERNING FOOD

BY CYNTHIA BROWN

I AM well aware that all really good journalists prepare their Merry Christmas articles some time in July or August. And the fact doesn't mean a single thing to me, for various reasons, some of which I must stress.

On all counts I fling it a hateful idea. I'd rather have Christmas stoned up, buried me in December and say Rest in peace to synthetic bells to nose some human snow at St. in the shade. I still believe, with G. K. Chesterton, the Christmas Spirit rightly belongs to those truly excited order of angels who are correctly called High Spirits. Even though my preoccupation is supposed to be with the manifestation of it that is essentially gastronomic. And they aren't going to kill my High Spirits by overworking them in August.

The time when tradition insists that no animal sheep but the serpent, and the cattle mew in their stalls, and the cock crows every hour, and you know the turkey won't go in the meat-pipe socket, and that you have no reason to consider the red crackles and dangles electric train is lost in the mystery, will soon be here. It's a mystery, how we survive it a year at a time.

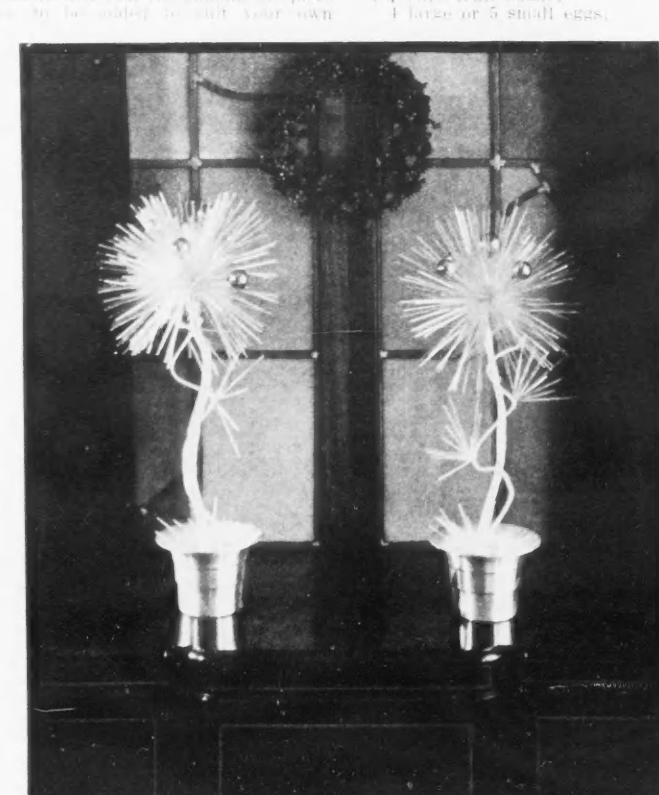
There are certain traditional food-stuffs we unwillingly do without at Christmas. Goodness knows why. I often think, as that well-known hymnary settles down on me on Christmas afternoon. If you are to make them at home you have to make them - so let's get on with it.

There are certain traditional food-stuffs we unwillingly do without at Christmas. Goodness knows why. I often think, as that well-known hymnary settles down on me on Christmas afternoon. If you are to make them at home you have to make them - so let's get on with it.

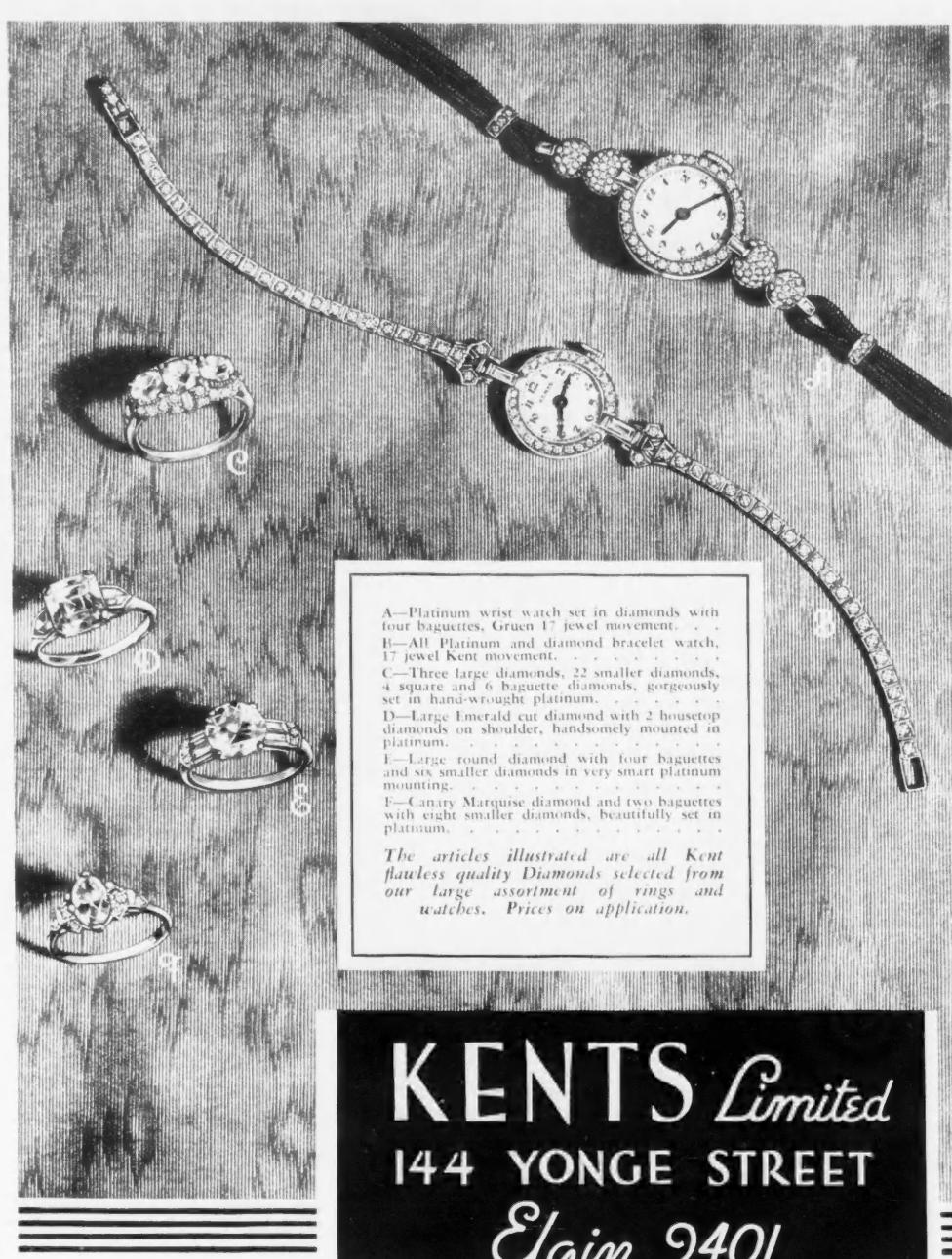
MINCEMEAT - MINUS MEAT  
1 lb. butter and 1 lb. of brown sugar  
2 lbs. currants  
1 lb. orange peel  
2 lbs. mixed raisins  
1 lb. seedless raisins  
1 lb. chopped dates  
1 lb. each shredded citron peel, glace cherries and sliced almonds  
1 cup orange marmalade  
2 tbsps. vanilla  
1 tsp. lemon extract  
1 tsp. each cinnamon, cloves, mace and ginger  
1/2 tsp. salt  
1/2 tsp. soda  
1 cup bread flour

Bake in a slow oven (275°) for four hours.

WHITE FRUIT CAKE  
1 cup butter  
14 cups fruit sugar  
4 large or 5 small eggs



AS GAY AS CHRISTMAS HOLLY-BERRIES are these ball-decked, flower-like pompons, fashioned from the new crystal-clear Cellophane drinking straws and rising above modernistic pots of spun aluminum.

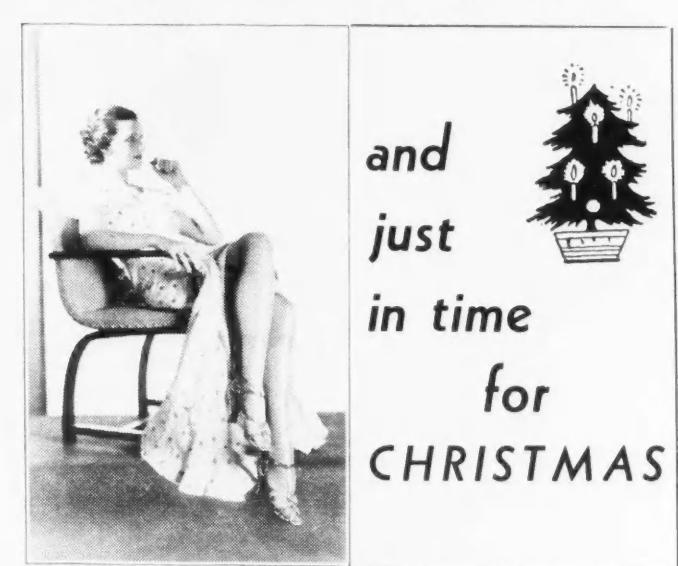


A—Platinum wrist watch set in diamonds with four baguettes, Gruen 17 jewel movement.  
B—All Platinum and diamond bracelet watch, 17 jewel Kent movement.  
C—Three large diamonds, 22 smaller diamonds, 4 square and 6 baguette diamonds, gorgeously set in hand-wrought platinum.  
D—Large Emerald cut diamond with 2 house-top diamonds on shoulder, handsomely mounted in platinum.  
E—Large round diamond with four baguettes and six smaller diamonds in very smart platinum mounting.  
F—Canary Marquise diamond and two baguettes with eight smaller diamonds, beautifully set in platinum.

The articles illustrated are all Kent flawless quality Diamonds selected from our large assortment of rings and watches. Prices on application.

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144 YONGE STREET  
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New . . .



and  
just  
in time  
for  
CHRISTMAS

**A 54-GAUGE**  
**Weldrest**  
**STOCKING**

THE SHEEREST HOSE

YOU EVER SAW!

• Sheer . . . sheerer . . . went the style trend in silk stockings. Now here comes the sheerest hose you ever saw. A dream in silk! Only one machine in Canada can knit it. It's 54-gauge . . . the average gauge for good sheer stockings is 45! How excitedly we could write about this hose, but let's be practical: for instance . . . the 2-Thread Grenadine Silk used is highly twisted giving exceptional wear to so fine a fabric . . . it is permanently dull, not delustered . . . knit completely in one operation to free it from bar or ring at the instep . . . beautiful new shades. See this thrilling Weldrest hose at your favorite store. And think! What wonderful possibilities it has for Christmas gift giving!

\*Clever of me to have remembered Leap years, wasn't it?

**Hair Like Spun Gold**

Fair hair becomes gleamingly lovely, soft and alluring when washed with Evan Williams "Camomile" Shampoo, the purely herbal hair treatment. Sold everywhere. Brunettes should use Evan Williams "Ordinary".

Famous for 36 years. Used by pretty women the world over.

**EVAN WILLIAMS SHAMPOOS**  
KEEP THE HAIR YOUNG

**Christmas Gift Suggestions**

We suggest a selection from our fifteen styles of Hand-Carved Nest of Tables. Our Hand-Carved Carvings and Drop Leaf Tables are also very suitable for Christmas Giving.

**LIONEL RAWLINSON**  
LIMITED  
Makers of Distinctive Hand-Made Furniture

647-649 Yonge St. Toronto

**A GREAT WEEK! A GOOD STORY!**

LAST March, the Natural Living League tried to rent the Y.M.C.A. auditorium in Springfield, Mass., for my lectures. At first successful, they later were refused it lest connection with me might reflect unfavorably upon the "Y". But Mr. Hoover, "Y" Secretary wrote to Mr. Hopkins, "Y" Secretary in Toronto, re Doctor Jackson and his answer was such that Mr. Hoover came to my Springfield lectures and was so impressed that he told the above facts to my audience. A few weeks later he wrote to inquire if I would be their sole lecturer during "Health Week" in Springfield six months later, and as I write I am concluding those lectures. I have lectured each night in one of the Y's, to the Y's Men's, High Y's, Kiwanis, Exchange and Rotary Clubs and my Exchange address was broadcast over local Columbia connection. I've addressed three College groups, one Junior High and one High School, truly great week.

The thing that impressed Mr. Hoover most was my own "marvelous vigor and youthfulness at 77" together with the "astounding results" of a personal use of Roman Meal and Koty-Suh. Of course, he has studied my book, "HOW TO BE ALWAYS WELL" and carried out my regime since, and at 60 he is also becoming a boy again. But without Roman Meal and Koty-Suh, he is certain he would find this a long-drawn-out task, based on previous experience.

If you have not given these foods a fair trial you may wonder, but you will not wonder at the results obtained by Mr. Hoover, which so completely changed his attitude towards me, if you too will persistently use them for just a few weeks, quite surely every day. Note I only urge you to try them, not to use them. I know if you will reasonably try them you will not cease to use them. If you will write to me I will send you my free literature and important dietary information. Address Robert G. Jackson, M.D., 521 Vine Ave., Toronto.

*Robert G. Jackson, M.D.*

**Announcements****ENGAGEMENTS**

Mrs. Edward Herbert Price, of Kingston, announces the engagement of her youngest daughter, Judith O'Neil, to Mr. Alfred N. Chow, eldest son of Mr. and Mrs. P. B. Chow, of Kingston. The marriage will take place quietly on December 26th.

**TRAVELERS**  
Mrs. Alfred Dobell, who has spent the past few months in England, has returned to Quebec accompanied by her mother, Mrs. Maffett, who will be her guest.

A couple of onions till tender, rubbing through a sieve, mixing with a little butter and thickening with breadcrumbs and a beaten egg. In the same pan put halved sweet potatoes that you have boiled for fifteen minutes, and raw cored apples stuffed with brown sugar, and topped with a bit of butter. Bake in a moderate oven till the chops are tender, basting frequently. When done put the chops on a hot dish, pour a little melted butter over them and garnish with the sweet potatoes and apples.

WHEN lamb is spring lamb and mint is fresh and pungent, it's nonsense to do much with it except roast it slowly. But when a leg of lamb is a leg of sheep, if not of mutton, it isn't a bad idea to treat it as the French do. They cut a slit in the meat down to the bone and insert a clove of garlic. Then they place the joint on a grill over a meat pan and paint the thing all over with melted butter and stick it in a hot oven, basting it as it cooks with more butter. Reduce the heat, and when it is done, allowing 20 minutes to the pound and a few for luck, some of the surplus grease is poured off, the pan well scraped and about three or four tablespoons of hot water, cooked and seasoned with the scrapings. This gravy, unthickened with flour, is then poured over the meat and mixes with the juice from the cut meat. The garlic gives a very subtle flavor to the affair.

The end of the roast lamb, of course, makes a curry the next day. This is a first class Indian recipe, Indian enough, anyhow.

Cut the meat into one inch lengths. Slice two or three small onions, chop two cloves of garlic, and fry to a golden brown in butter. Stir in  $\frac{1}{2}$  tablespoon curry powder and about  $\frac{1}{4}$  tsp. salt, add one quartered tomato; one or two tablespoons of warm water, and mix it all well, crushing the tomato with a fork. Now add the pieces of meat and let them brown a little. Then cover with about a cup of hot water and simmer gently for an hour or more, adding more hot water if the sauce gets too thick. Half an hour before serving add two more tomatoes peeled and finely chopped. I may say that I add a handful of raisins—we like something sweet in our curry. Serve surrounded by hot boiled rice, and let there be Chutney with it, too. There are any number of good brands on the market—I patronize a certain Major Grey myself. He's an expensive friend, but reliable.

IF YOU like your curry dark in color—a curious yen of my own, I admit—fry the onion and garlic in a good deal of butter, remove all you can get out of the pan with a fork to another saucepan, brown some flour dark in the flavored butter, add hot water, the curry powder stirred smooth into a little of it, then add the meat, tomatoes and raisins and let it all simmer slowly for an hour at least. The curry must penetrate the meat and it takes time.

Swedish cooks who add potatoes to your mashed potatoes—a deplorable habit, to my mind—always cook whole onions around a roast of beef. These are served as a vegetable and lend an awfully good flavor to the basting material in the meat pan, which subsequently turns into gravy. I don't know who taught me to "Candy" the outside of a roast of pork by spreading the skinned and criss-crossed "scored" surface thick with brown sugar when the roast is about half done, but I always do it, and sprinkling the whole candied surface with crushed sweet marjoram is a trick you might remember, too. It's a delicious flavor. You know the herb, I hope. It's that pretty grey-green one with the blossoms looking like tiny little green cabbage roses among the rounded leaves. Sage is the same shade but sage has spear shaped leaves. Now is the time to buy your herbs on the market, by the way. You'll be wanting dried summer savory, parsley, thyme, sage and marjoram, at least. I'm branching out into a lot of others, too, this year. You'll hear about 'em—don't worry.

Veal is a meat I regard with suspicion everywhere but in my own home. It needs the cleverest of all cooking. Occasionally we bring it off thus.

For four people buy two large veal cutlets cut not more than half an inch thick. Get the butcher to "French" them; i.e., hammer them with the flat side of his axe. Trim them yourself into tidy little rounds, fry them about six minutes in butter, turning them only once. On each set a thin slice of lemon, on top of which you must place a curled anchovy, and then a stuffed olive.

The Hungarian way with them, of course involving paprika, is good, too. Fry the trimmed cutlets in a little bacon fat and when they are pleasantly brown add a little hot water, salt and one tablespoon of paprika. Simmer until the cutlets are quite tender. Now add one cup of sour cream, very gradually, stirring all the time till the sauce thickens. Arrange the cutlets around boiled rice, with strips of grilled bacon across it, and pour the peppery sauce over them. I think Hungarian food is grand, but better watch your blood pressure!

**ENGAGEMENTS**

The engagement is announced of Miss Eileen Louise Crawford-Brown, daughter of the late Major the Rev. T. Crawford Brown and Mrs. Crawford Brown, of Toronto, and granddaughter of the late Sir Lyman Melvin Jones and Lady Jones, to Flight-Lieutenant Charles Grace, of the Royal Air Force. The marriage is to take place shortly.

Archbishop S. P. Matheson and Mrs. Matheson, of Winnipeg, have announced the engagement of their daughter, Miss Margaret Talbot Matheson, to Dr. Edmund Henry Botterell, son of the late J. E. Botterell and of Mrs. Botterell, of Winnipeg. The marriage is to take place in Montreal on December 23.

**TRAVELERS**

Mrs. Alfred Dobell, who has spent the past few months in England, has returned to Quebec accompanied by her mother, Mrs. Maffett, who will be her guest.

Sir Frederick Williams Taylor, of London, England, is spending two weeks at the Ritz-Carlton, in Montreal



**MARRIED IN MONTREAL.** Mrs. Alfred D. J. Loader, formerly Miss Evelyn, daughter of Mr. and Mrs. A. W. Richards, Outremont, who was married on Oct. 16. The bridegroom is the son of Mr. and Mrs. A. J. W. Loader, of Toronto.

—Photo by William Notman & Son.

Lady Williams-Taylor is the guest of her daughter, Mrs. Frederic Watriss, in New York. Sir Frederick and Lady Williams-Taylor are sailing on December 14th to spend the winter at their residence, "The Wave," in Nassau, the Bahamas.

Mrs. Duncan Leckie and her twin sons, Peter and Robin, have returned

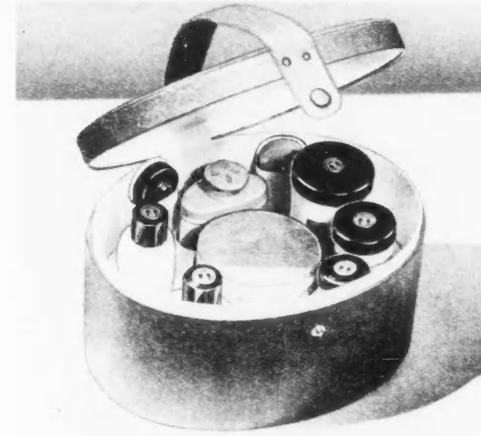
**She'd like a pair of  
Pretty Slippers—All Girls do!**

Shown in black faille and satin combinations at \$6, and in all gold or all silver kid at \$7.50

**THEY ARE OWENS & ELMES DANCE SLIPPERS  
—THAT'S THE BEAUTY OF THEM.**

Other Gift Suggestions—Silk Hosiery, Hand Bags, Chic Boxes, Gift Certificates redeemable at her convenience.

**OWENS & ELMES, Limited**  
151 YONGE STREET.

**CHRISTMAS GIFT**

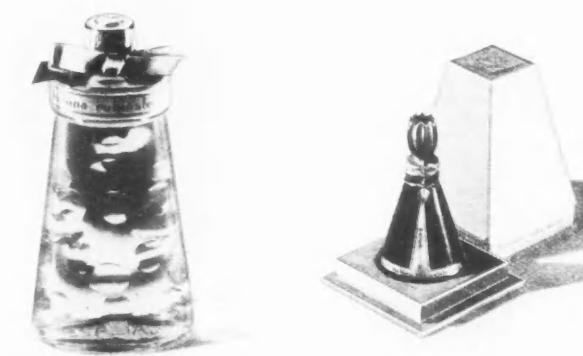
**NEW BEAUTY BANDBOX** ... Nine Beauty necessities in a raspberry-colored box with washable lining. Pasteurized Face Cream, Tonifying Tissue Cream, Skin Toning Lotion, Beauty Grains, Water Line Foundation Cream, Complexion Powder, Rouge and Creme, Eyelash Grower and Darkener, Hand Lotion. Specialized to dry, normal, oily, 4.50, 5.50.



**ENCHANTE BATH SET** ... An exquisite ensemble of Helena Rubinstein's luxurious Enchante Eau de Cologne, Bath Essence and Bath Talcum, all in matching bottles of dimpled glass with beribboned goldtone caps. Cake of Enchante Soap, Set, 3.50.

**Inspirations  
by helena rubinstein**

Helena Rubinstein brings you the most appealing collection of beauty gifts she has ever created. Vanities that are little works of art. Sparkling bath sets. Beauty luggage, both chic and purposeful... Gifts that are interesting, original, distinguished! Smart to give—or to receive!



**ENCHANTE EAU DE COLOGNE** ... Like a rare perfume—its fragrance tingling all day. A gift in exquisite taste. Gracious crystal-like flacons, 1.50.

**WATER LILY PERFUME** ... This charming perfume is the perfume of water. Charming and sentiments. A gift in exquisite taste. Gracious crystal-like flacons, 1.50.

**POWDER-LIPSTICK SET** ... The famous Helena Rubinstein Powder in an exquisite golden box. Perfect in combination with the Golden Automatic Lipstick. A flattering gift in exquisite taste, 2.00.

10% Excise Tax Extra.



Tear out this page now! Use it as your Christmas shopping list—at Helena Rubinstein's Salons and all smart stores. And ask to see Helena Rubinstein's complete assortment of beauty gifts.

**helena rubinstein**

Toronto Salon 126 Bloor St. W.

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**PORRITTS & SPENCER**  
(Canada) LIMITED  
Hamilton Ontario

**MOSSFIELD**  
BLANKETS - COMFORTERS

YOUR EYES CAN HAVE  
THIS SAME BEAUTY...



**Maybelline**  
MASCARA

Why  
are Wedding Rings  
worn on the  
third finger?



• Many years ago, it was believed that separate and distant years connected the third finger of the left hand with the heart. Consequently, when the hand was given, the heart went with it. This old belief has been disproved, of course, but the custom of wearing wedding rings on the third left-hand finger still prevails.

One belief, however, that has never been disproved, that holds as true today as it did a thousand years ago, is this: a woman to be attractive to men, must have a freckly skin.

Have you ever tried Italian Balm, the *original* Skin Softener — to keep your skin smooth, soft and youthful in appearance? Italian Balm is certain, you know, to banish chapping, dryness and coarseness of skin texture *more quickly* and *at less expense* than anything you have ever used before. If it doesn't, your money will be cheerfully refunded.

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Campana's  
**Italian Balm**  
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## CONCERNING FOOD

BY CYNTHIA BROWN

I AM well aware that all really good journalists prepare their Merry Christmas articles some time in July or August. And the fact doesn't mean a single thing to me for various reasons, one of which is stress.

On all counts I bling. It is a hateful idea. To rather have Christmas steal up behind me in December and say "Boo!" than hasten to synthetic bells across some marsh snow at six in the shade. I still believe, with G. K. C., that the Christmas Spirit rightly belongs to that truly exalted order of angels who are correctly called High Spirits. Even though my preoccupation is supposed to be with the manifestation of it that is essentially earthly. And they aren't going to kill me High Spirits by overworking them in August.

The night when tradition insists that the animal sleeps but the serpent, while the cattle kneel in their stalls, and the rook crows every hour, and the owl and the turkey won't go in the mud, you can't believe that you mustn't go to order the red crackles and diamonds electric train is lost in the darkness, will soon be here. It's a mystery how we survive it year after year.

There are certain traditional food-stuffs we unwillingly do without at Christmas. Goodness knows why. I often "bling" on that well-known atmosphere settles down on me on Christmas Day. If you are to have this, all you have to do is to make a cake and let's get going.

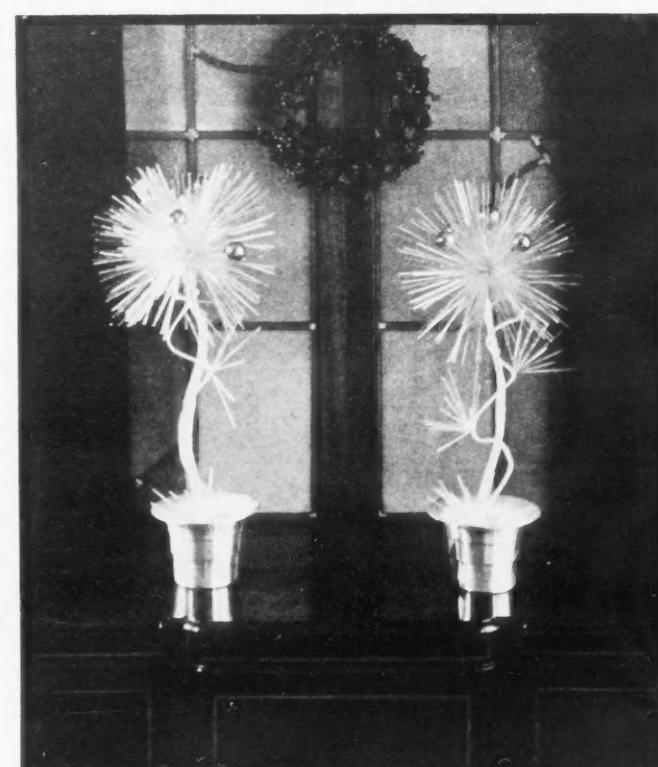
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MINCEMEAT — MINUS MEAT  
1 lb. butter and 1 lb. of brown sugar  
12 oz. currants  
1 lb. sultana raisins  
1 lb. seeded raisins  
1 lb. chopped dates  
2 lb. each shredded citron peel, glace cherries and sliced almonds  
1 cup orange marmalade  
2 tbsps. vanilla  
1 tsp. lemon extract  
1 tsp. each cinnamon, cloves, mace and ginger  
1/2 tsp. salt  
1 cup bread flour  
Bake in a slow oven (275°) for four hours.

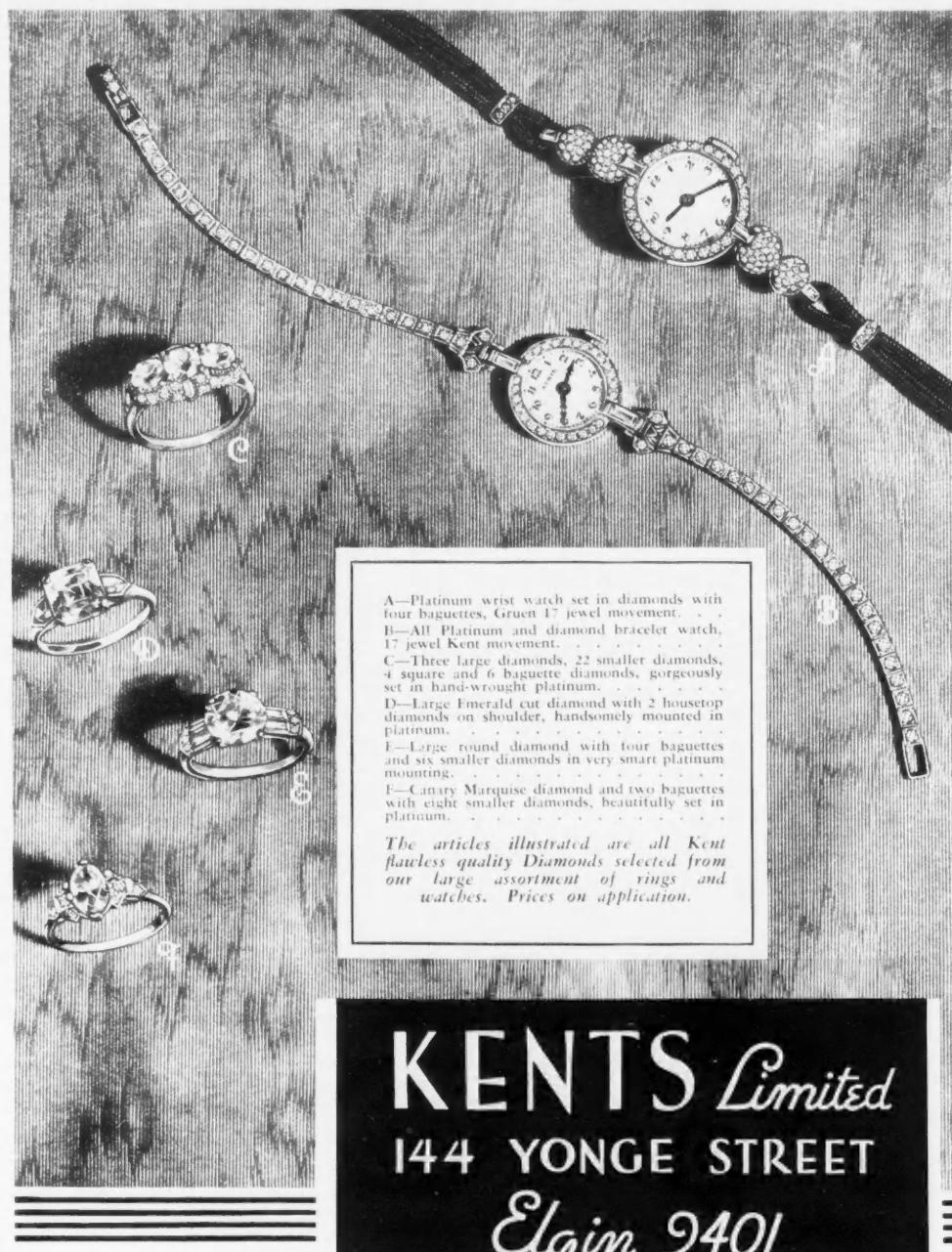
DARK FRUIT CAKE  
1 lb. butter and 1 lb. of brown sugar  
2 tbsps. molasses  
8 eggs  
2 lbs. seeded raisins  
1 lb. seedless raisins  
1 lb. chopped dates  
2 lb. each shredded citron peel, glace cherries and sliced almonds  
1 cup orange marmalade  
2 tbsps. vanilla  
1 tsp. lemon extract  
1 tsp. each cinnamon, cloves, mace and ginger  
1/2 tsp. salt  
1 cup bread flour  
Bake in a slow oven (275°) for four hours.

Now, as you see, an inexpensive little affair, but it makes a huge cake that will keep indefinitely.

WHITE FRUIT CAKE  
1 cup butter  
1 1/2 cups fruit sugar  
4 large or 5 small eggs



AS GAY AS CHRISTMAS HOLLY-BERRIES are these ball-decked flower-like pompons, fashioned from the new crystal-clear Cellophane drinking straws and rising above modernistic pots of spun aluminum.

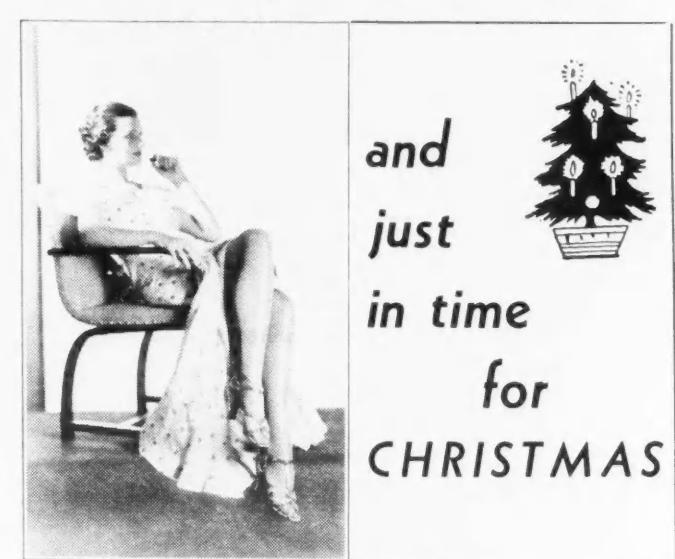


A—Platinum wrist watch set in diamonds with four baguettes, Gruen 17 jewel movement.  
B—All Platinum diamond bracelet watch, 17 jewel movement.  
C—Three large diamonds, 22 smaller diamonds, 4 square and 6 baguette diamonds, gorgeously set in hand-wrought platinum.  
D—Large Emerald cut diamond with 2 housetop diamonds on shoulder, handsomely mounted in platinum.  
E—Large round diamond with four baguettes and six smaller diamonds in very smart platinum mount.  
F—Canary Marquise diamond and two baguettes with eight smaller diamonds, beautifully set in platinum.

The articles illustrated are all Kent flawless quality Diamonds selected from our large assortment of rings and watches. Prices on application.

**KENTS Limited**  
144 YONGE STREET  
Elgin 9401

New . . .



**A 54-GAUGE**  
**Weldrest**  
**STOCKING**

THE SHEEREST HOSE

YOU EVER SAW!

• Sheer . . . sheerer . . . went the style trend in silk stockings. Now here comes the *sheerest hose* you ever saw. A dream in silk! Only one machine in Canada can knit it. It's 54-gauge . . . the average gauge for good sheer stockings is 45! How excitedly we could write about this hose, but let's be practical: for instance . . . the 2-Thread Grenadine Silk used is highly twisted giving exceptional wear to so fine a fabric . . . it is permanently dull, not dulcet . . . knit completely in one operation to free it from bar or ring at the instep . . . beautiful new shades. See this thrilling Weldrest hose at your favorite store. And think! What wonderful possibilities it has for Christmas gift giving!

Another American method with the same sort of pork chops is done in the oven. The chops are put in a baking tin and a little onion purée spread over them. Make this purée by boiling a

\*Clever of me to have remembered Leap years, wasn't it?

**Hair Like Spun Gold**

Fair hair becomes gleamingly lovely, soft and alluring when washed with Evan Williams "Camillo" Shampoo, the purely herbal hair treatment. Sold everywhere. Brunettes should use Evan Williams "Ordinary".

Famous for 36 years. Used by pretty women the world over.

**EVAN WILLIAMS**  
**SHAMPOOS**  
KEEP THE HAIR YOUNG

**Christmas Gift Suggestions**

We suggest a selection from our fifteen styles of Hand-Carved Nest of Tables. Our Hand-Carved, Curved and Drop Leaf Tables are also very suitable for Christmas Giving.

**LIONEL RAWLINSON**  
LIMITED  
Makers of Distinctive  
Hand-Made Furniture

647-649 Yonge St. - Toronto

**A GREAT WEEK!  
A GOOD STORY!**

The above is from a photograph of Robert G. Jackson, M.D., taken in his 77th year.

LAST March, the Natural Living League started to rent the Y.M.C.A. auditorium in Springfield, Mass., for my lectures. At first successful, they later were refused it lest connection with me might reflect unfavorably upon the "Y". But Mr. Hoover, "Y" Secretary, wrote to Mr. Hopkins, "Y" Secretary in Toronto, re: Doctor Jackson and his answer was such that Mr. Hoover came to my Springfield lectures and was so impressed that he told the above facts to my audience. A few weeks later he wrote to inquire if I would be their sole lecturer during "Health Week" in Springfield six months later, and as I wrote I am concluding those lectures. I have lectured each night in one of the Y's, to the Y's Men's, High Y's, Kiwanis, Exchange and Rotary Clubs and my Exchange address was broadcast over local Columbia connection. I've addressed three College groups, one Junior High and one High School, truly a great week.

The thing that impressed Mr. Hoover most was my own "marvelous vigor and youthfulness at 57" together with the "astounding results" of a personal use of Roman Meal and Kofy Sub. Of course, he has studied my book, "HOW TO BE ALWAYS WELL" and carried out my regime since and at 60 he is also becoming a boy again. But without Roman Meal and Kofy Sub, he is certain he would find this a long drawn-out task, based on previous experience.

If you have not given these foods a fair trial you may wonder, but you will not wonder at the results obtained by Mr. Hoover, which so completely changed his attitude towards me, if you too will persistently use them for just a few weeks, quite surely every day. Note I only urge you to try them, not to use them. I know if you will reasonably try them you will not cease to use them. If you will write to me I will send you my free literature and important dietary information. Address Robert G. Jackson, M.D., 521 Vine Ave., Toronto.

*Robert G. Jackson, M.D.*

**Announcements****ENGAGEMENTS**

Mrs. Edward Herbert Pease, of Kingston, announces the engagement of her youngest daughter, Edith O'Neil, to Mr. Alfred N. Chown, eldest son of Mr. and Mrs. P. B. Chown, of Kingston. The marriage will take place quietly on December 26th.

couple of onions till tender, rubbing through a sieve, mixing with a little butter and thickening with bread-crumbs and a beaten egg. In the same pan put halved sweet potatoes that you have boiled for fifteen minutes, and raw cored apples stuffed with brown sugar, and topped with a bit of butter. Bake in a moderate oven till the chops are tender, basting frequently. When done put the chops on a hot dish, pour a little melted butter over them and garnish with the sweet potatoes and apples.

WHEN lamb is spring lamb and mint is fresh and pungent, it's nonsense to do much with it except roast it slowly. But when a leg of lamb is a leg of sheep, if not of mutton, it isn't a bad idea to treat it as the French do. They cut a slit in the meat down to the bone and insert a clove of garlic. Then they place the joint on a grill over a meat pan and paint the thing all over with melted butter and stick it in a hot oven, basting it as it cooks with more butter. Reduce the heat, and when it is done, allowing 20 minutes to the pound and a few for luck, some of the surplus grease is poured off, the pan well scraped and about three or four tablespoons of hot water, cooked and seasoned with the scrapings. This gravy, unthickened with flour, is then poured over the meat and mixes with the juice from the cut meat. The garlic gives a very subtle flavor to the affair.

The end of the roast lamb, of course, makes a curry the next day. This is a first class Indian recipe, Indian enough, anyhow.

Cut the meat into one inch lengths. Slice two or three small onions, chop two cloves of garlic, and fry to a golden brown in butter. Stir in  $\frac{1}{2}$  tablespoon curry powder and about  $\frac{1}{4}$  tsp. salt, add one quartered tomato, one or two tablespoons of warm water, and mix it all well, crushing the tomato with a fork. Now add the pieces of meat and let them brown a little. Then cover with about a cup of hot water and simmer gently for an hour or more, adding more hot water if the sauce gets too thick. Half an hour before serving add two more tomatoes peeled and finely chopped. I may say that I add a handful of raisins—we like something sweet in our curry. Serve surrounded by hot boiled rice, and let there be Chutney with it, too. There are any number of good brands on the market—I patronize a certain Major Grey myself. He's an expensive friend, but reliable.

IF YOU like your curry dark in color—a curious yen of my own, I admit—fry the onion and garlic in a good deal of butter, remove all you can get out of the pan with a fork to another saucépan, brown some flour dark in the flavored butter, add hot water, the curry powder stirred smooth into a little of it, then add the meat, tomatoes and raisins and let it all simmer slowly for an hour at least. The curry must penetrate the meat and it takes time.

Swedish cooks who add cloves to your mashed potatoes—a deplorable habit, to my mind—always cook whole onions around a roast of beef. These are served as a vegetable and lend an awfully good flavor to the basting material in the meat pan, which subsequently turns into gravy. I don't know who taught me to "Candy" the outside of a roast of pork by spreading the skinned and criss-crossed "scored" surface thick with brown sugar when the roast is about half done, but I always do it, and sprinkling the whole candied surface with crushed sweet marjoram is a trick you might remember, too. It's a delicious flavor. You know the herb, I hope. It's that pretty grey-green one with the blossoms looking like tiny little green cabbage roses among the rounded leaves. Sage is the same shade but sage has spear shaped leaves. Now is the time to buy your herbs on the market, by the way. You'll be wanting dried summer savory, parsley, thyme, sage and marjoram, at least. I'm branching out into a lot of others, too, this year. You'll hear about 'em—don't worry.

Veal is a meat I regard with suspicion everywhere but in my own home. It needs the cleverest of all cooking. Occasionally we bring it off thus.

For four people buy two large veal cutlets cut not more than half an inch thick. Get the butcher to "French" them; i.e., hammer them with the flat side of his axe. Trim them yourself into tidy little rounds, trim them about six minutes in butter, turning them only once. On each set a thin slice of lemon, on top of which you must place a curled anchovy, and then a stuffed olive.

The Hungarian way with them, of course involving paprika, is good, too.

Fry the trimmed cutlets in a little bacon fat and when they are pleasantly brown add a little hot water, salt and one tablespoon of paprika. Simmer until the cutlets are quite tender. Now add one cup of sour cream, very gradually, stirring all the time till the sauce thickens. Arrange the cutlets around boiled rice, with strips of grilled bacon across it, and pour the peppery sauce over them. I think Hungarian food is grand, but better watch your blood pressure!

**ENGAGEMENTS**

The engagement is announced of Miss Eileen Louise Crawford Brown, daughter of the late Major the Rev T. Crawford Brown and Mrs. Crawford Brown, of Toronto, and granddaughter of the late Sir Lyman Melvin Jones and Lady Jones, to Flight-Lieutenant Charles Grace, of the Royal Air Force. The marriage is to take place shortly.

Archbishop S. P. Matheson and Mrs. Matheson, of Winnipeg, have announced the engagement of their daughter, Miss Margaret Talbot Matheson, to Dr. Edmund Henry Botterell, son of the late J. E. Botterell and of Mrs. Botterell, of Winnipeg. The marriage is to take place in Montreal on December 23.

**TRAVELERS**

Mrs. Alfred Dabell, who has spent the past few months in England, has returned to Quebec accompanied by her mother, Mrs. Maffett, who will be her guest.

Sir Frederick Williams Taylor, of London, England, is spending two weeks at the Ritz-Carlton, in Montreal



MARRIED IN MONTREAL. Mrs. Alfred D. J. Loader, formerly Miss Evelyn, daughter of Mr. and Mrs. A. W. Richards, Outremont, who was married on Oct. 16. The bridegroom is the son of Mr. and Mrs. A. J. W. Loader, of Toronto.

—Photo by William Notman & Son.

Lady Williams-Taylor is the guest of her daughter, Mrs. Frederic Watriss, in New York. Sir Frederick and Lady Williams-Taylor are sailing on December 14th to spend the winter at their residence, "The Wave," in Nassau, the Bahamas.

Mrs. Duncan Leckie and her twin sons, Peter and Robin, have returned

to Vancouver after spending three months with Mrs. Leckie's mother, Mrs. E. Brooks, in Montreal.

Mr. and Mrs. Gordon T. Wishart have returned to Toronto from their honeymoon and have taken up their residence in Bedford Road. Mrs. Wishart was formerly Miss Margaret Alley.

**She'd like a pair of  
Pretty Slippers—All Girls do!**



Shown in black faille and satin combinations at \$6; and in all gold or all silver kid at \$7.50.

**THEY ARE OWENS & ELMES DANCE SLIPPERS  
—THAT'S THE BEAUTY OF THEM.**

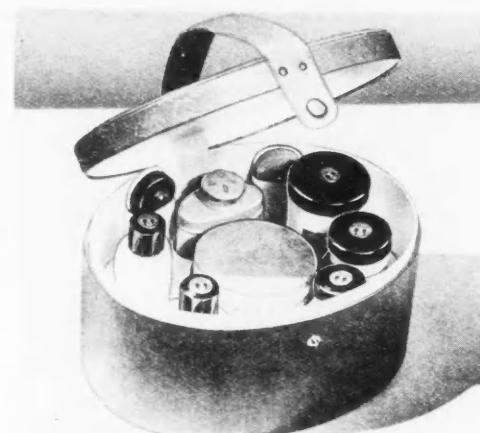
Other Gift Suggestions—Silk Hosiery, Hand Bags, Chic Boxes, Gift Certificates redeemable at her convenience.

**OWENS & ELMES, Limited**  
151 YONGE STREET.

**CHRISTMAS GIFT**

**Inspirations  
by helena rubinstein**

Helena Rubinstein brings you the most appealing collection of beauty gifts she has ever created! Vanities that are little works of art. Sparkling bath sets. Beauty luggage—both chic and purposeful... Gifts that are interesting, original, distinguished! Smart to give—or to receive!



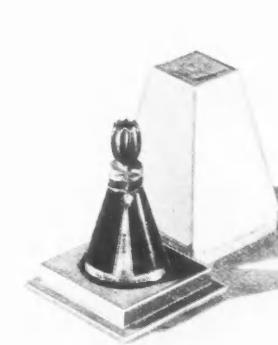
**NEW BEAUTY BANDBOX** ... Nine beauty necessities in a raspberry-colored box with washable lining. Pasteurized Face Cream, Youthifying Tissue Cream, Skin Toning Lotion, Beauty Grains, Water Oil, Foundation Cream, Complexion Powder, Rouge en Creme, Eyelash Growth and Darkener, Hand Lotion. Price advised to dry season or day, 40c, 50c.



**ENCHANTE BATH SET** ... An exquisite ensemble of Helena Rubinstein's luxurious Enchante Eau de Cologne, Bath Essence and Bath Talcum, all in matching bottles of dimpled glass with beribboned goldtone caps. Cake of Enchante Soap. Set, 3.50.



**ENCHANTE EAU DE COLOGNE** ... Like a rare perfume—its fragrance beguiling and alluring. A gift in exquisite taste. Graceful, crystal-like flacons, 1.50.



**WATER LILY PERFUME** ... This fragrant fragrance is the perfume of young, delicate and continental women. One bottle of black and clear glass encased in a tall red and gold box. A gift in elegant taste. Give on the night! 7.50.



**POWDER-LIPSTICK SET** ... The famous Helena Rubinstein Powder in an exquisite golden box. Perfect in combination with the Golden Automatic Lipstick. A flattering gift in exquisite taste. 2.00.  
10% Excise Tax Extra.

Tear out this page now! Use it as your Christmas shopping list—at Helena Rubinstein's Salons and all smart stores. And ask to see Helena Rubinstein's complete assortment of beauty gifts.

**helena rubinstein**

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Montreal Salon Robert Simpson Montreal Ltd.

SALONS IN LONDON PARIS NEW YORK DETROIT CHICAGO BOSTON SEATTLE LOS ANGELES MONTREAL TORONTO



**SILVO** Cleans  
and Polishes SILVER  
Quickly, safely and easily.  
Silvo, so gentle in its  
action, will keep  
your silver  
lovely—  
always.



Charming  
Community

Plate in the  
gracious and popular  
Noblesse designs.  
Silvo, recommended  
by the manufacturers  
of Community plate  
will guard the charm  
of all your silverware.

Write for free sample.



Her smile's alluring  
NOW . . .



For your protection goes deeper  
than mere cleaning. It means 2000  
mils as well, for it is well-known  
that *selected* gums put the dreaded  
"deadlines" on your teeth.

Don't let it catch up with you.  
Look it by visiting your dentist-regularly, and by following his advice  
to brush your teeth and never  
omit your twice-daily visit to *Forhan's*  
the tooth paste that protects gums  
as it cleans teeth.

Designed by Dr. W. J. Forhan,  
for 20 years a general specialist,  
Forhan contains his special ingredients  
long used by dentists everywhere  
for the care of the gums.

Forhan's *now* your dentist,  
today. *Forhan's* *assurance* of prevention  
in every tube of this pleasant,  
affectionate tooth paste.

**Forhan's**  
The original tooth paste  
for GUMS and TEETH

**LOVES TO EAT THIS  
CEREAL, IT CHECKED  
HER CONSTIPATION\***

Kellogg's® ALL-BRAN Helped  
Miss Kesterke

We quote from her letters: "Three  
years ago, I became constipated.  
I tried many laxatives. But as soon  
as I got used to each kind, I began  
to get the same trouble."

"Last summer I was on my vacation.  
They served Kellogg's ALL-BRAN.  
I just loved it. I eat Kellogg's ALL-BRAN every morning,  
and ever since I have not had to  
take any more laxatives."—Miss  
Margaret Kesterke. Address on  
request.

\* Due to insufficient "bulk" in  
meals.

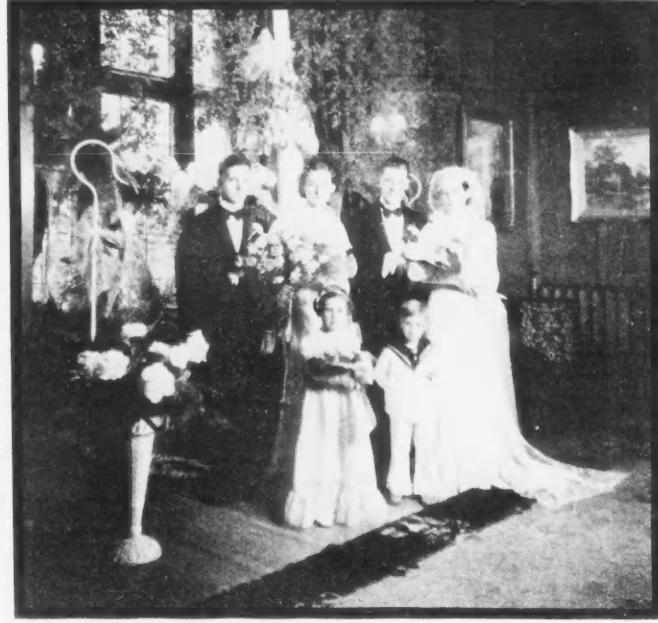
Tests show Kellogg's ALL-BRAN  
provides "bulk" to aid elimination.  
ALL-BRAN is also rich in vitamin B  
and iron.

The "bulk" in ALL-BRAN is gentle.  
It assists digestion better than  
the fiber in fruits and vegetables,  
so it is often more effective.

Isn't this food safer than risking  
patent medicines? Two tablespoons-  
fuls of ALL-BRAN daily are usually  
sufficient. If seriously constipated,  
use with each meal. See your doctor,  
if you do not get relief.

Use as a cereal, or in cooking.  
Sold by all grocers. Made by Kel-  
logg in London, Ontario.

Keep on the Sunny Side of Life



WHEN MISS JESSIE ISABEL MacLEAN, daughter of Dr. and Mrs. Hugh MacLean, of Regina, became the bride of Mr. William Martin Wheatley, son of Mr. Arthur L. Wheatley, the attendants were Miss Margery Green, Joan Martin, flower-girl, and Master Hughie Blair, page. Mr. Edwin Thom was groomsman.

## People Who Do Things

### FAR-REACHING RADIO

**MICROPHONES** have become a common place of the public platform but there are still speakers who suffer from shyness, fear. In the forefront of those must be placed Col. G. W. Peck, V.C., a mounted warrior whose explosive language added much to the picturesqueness of the world war.

Given to parliament for Saskatchewan, with service at the front in 1917 and 1918, sitting for one term in the British Columbia legislature as Liberal member for The Islands, '23-'25 and afterwards re-elected politics of late years. During the recent campaign, however, he volunteered to speak on behalf of the 450 old veterans in Moosejaw in Vancouver Centre. He would speak in front of a crowd of 1000, and when the microphone was off, he would be reduced to a whisper.

He was given a special dispensation by the Canadian Legion, so that he could speak in front of a crowd of 1000, and when the microphone was off, he would be reduced to a whisper.

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